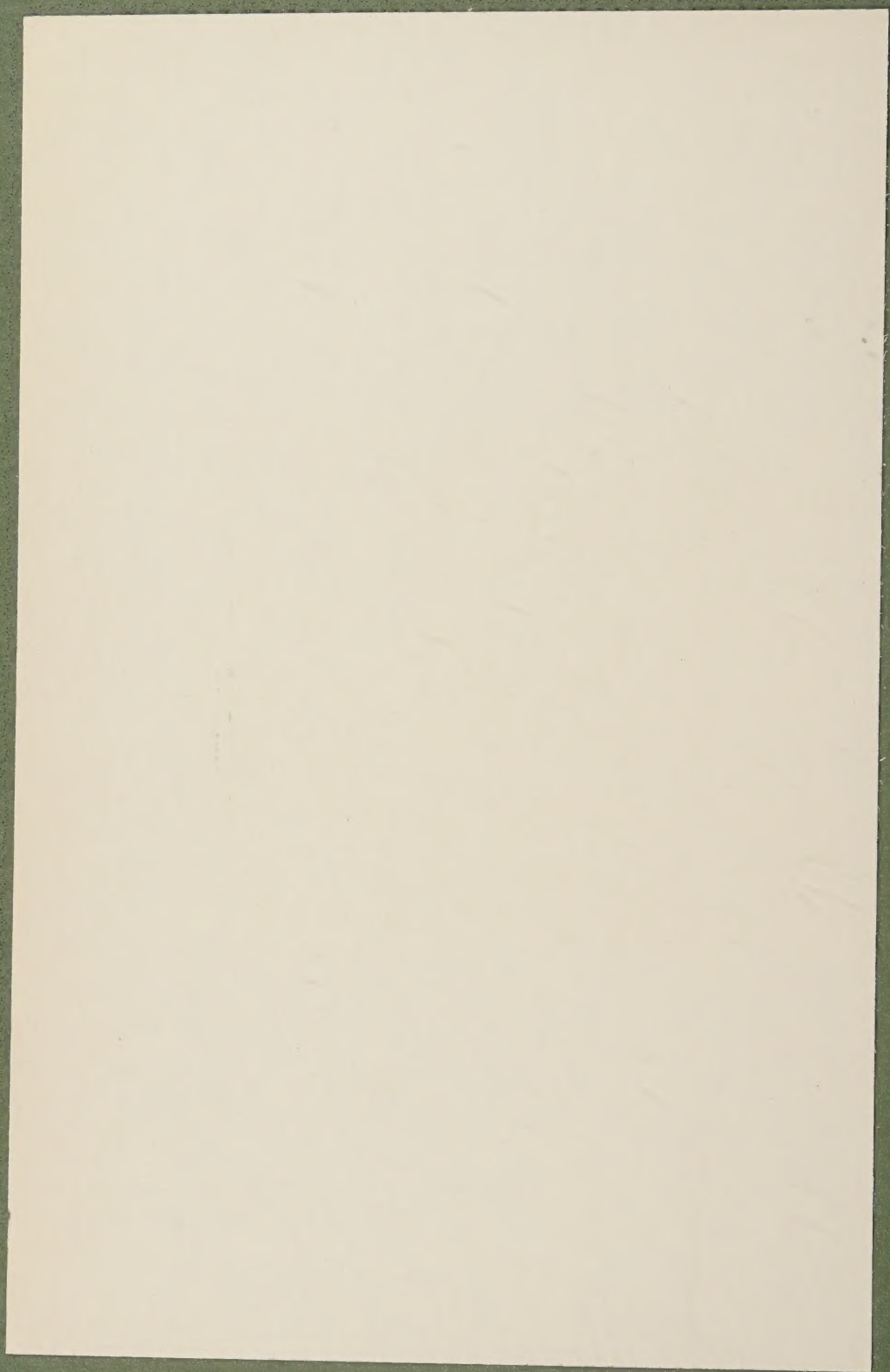






FRIENDSHIP LIBRARY
FAIRLEIGH DICKINSON UNIVERSITY
Madison, New Jersey

Presented by

Mr. John Hutchinson



Digitized by the Internet Archive
in 2023

https://archive.org/details/bwb_P8-BMA-253



GOVERNOR MORGAN F. LARSON

NEW JERSEY

A HISTORY

EDITOR-IN-CHIEF

IRVING S. KULL, A. M.

Professor of History, Rutgers University

VOLUME IV

THE AMERICAN HISTORICAL SOCIETY, INC.
NEW YORK
1930

K 96

no. 4

COPYRIGHT
THE AMERICAN HISTORICAL SOCIETY, INC.
1930

40379

WORLD WAR—MODERN EDUCATION—TOPICAL CHAPTERS.

CHAPTER L.

NEW JERSEY IN THE WORLD WAR.

By Edwin P. Conklin.

The United States has engaged in two major "foreign" conflicts, the Spanish-American War and the World War. Both may be rated as humanitarian in so far as the purposes of this country are concerned, since neither was waged with any intent of acquiring territory, or increasing wealth, power or prestige. For neither conflict was the Nation prepared and both were brought to a successful conclusion before the period of preparation had been completed. The war with Spain was a blundering affair from which the United States emerged a fortunate victor. It was won because of what Spain could not do rather than what America did. The Spanish War was a relatively small affair, badly managed, but it probably taught much which proved valuable when America engaged upon the larger task of the World War. It may be that the very efficiency with which our country made ready for the larger event had its sources in the lessons learned in 1898.

Unpreparedness—Less than two decades later the country was again on the verge of war, and again unready. Two and a half years of the most awful strife abroad which the world has ever witnessed, had yet to convince the average citizen that America inevitably must devote every energy to the handling of that strife or itself be in danger of eventual attack. In 1916 we "were too proud to fight"; there was neither the desire nor the necessity. Our wealth and strength were too great to be endangered by anything any other nation might do. The fire which was destroying Europe could by no chance cross the seas and affect our structure. We reëlected a President because he had "kept us out of war"; we were neutral, in policy at least, complacent in the assurance that no nation would dare attack the United States. Even the fact that the principal belligerents were constantly treading upon our toes failed to penetrate that complacency. England and Germany disregarded our flag upon the seas, commerce suffered. American citizens were slain. But we were sure that no offense was intended and that both would listen to reason, apologize, and make amends. Faith in President Wilson's ability to straighten out our tangled foreign affairs was quite general. It was believed that in the end America would be called in as the sole unbiased arbiter at the peace negotiations which would mark the cessation of hostilities. But fate ruled otherwise. A series of events made it impossible for our Nation to remain neutral. It was realized that our interests, culture and humanity were inextricably intertwined with those of Europe. Our hand was forced and, although unready even after so long a warning, the United States determined to intervene in what it had considered none of its affairs and war was declared. The story henceforth was one of a mad scramble to prepare adequately on a gigan-



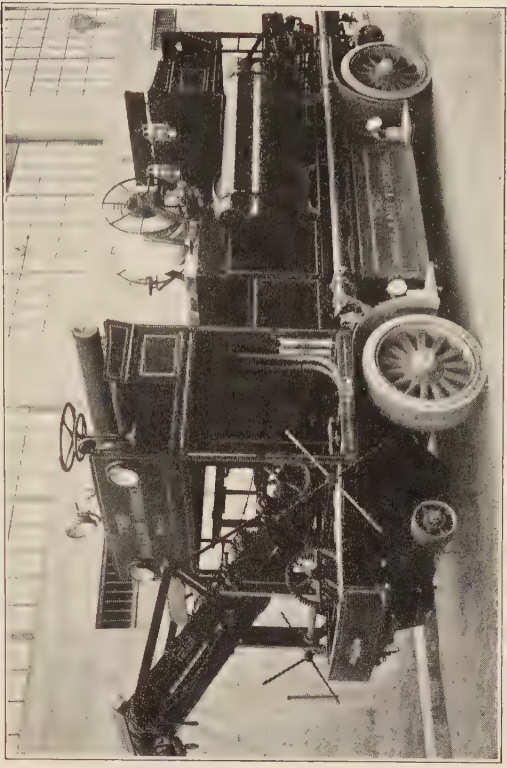
HOLLAND TUNNEL—VENTILATOR AT JERSEY CITY



HOLLAND TUNNEL—VIADUCT TO JERSEY CITY ENTRANCE



HOLLAND TUNNEL—ENTRANCE AT NEW JERSEY



HOLLAND TUNNEL—EMERGENCY TRUCK

tic scale to play a fitting rôle in the greatest war drama ever staged. All through the war America, because of its delayed decision and determination, was compelled to act before ready, to send men abroad when these were sorely needed at home for the training of thousands yet to go, to forward supplies and munitions prior to the creation of an adequate merchant marine, to lend and expend millions of dollars almost before ways and means of getting them had been perfected.

It may be well to consider the general before proceeding to the particular, to refresh our memories of the ideas and acts and events which characterized our participation in the World War before indicating some of those which marked New Jersey's activities of that strenuous period. It will be recalled that the United States was in no enviable position prior to and during the earlier years of the European conflict. Controversies with overseas nations over our Caribbean interests troubled our foreign department. The Government had a near-war with Mexico on its hands and was showing remarkable ineptitude in handling the situation. The army authorities were taking the young men of the land and scattering them along the southern border, chiefly as observers of a squabble in which they could take no effective or honorable part. The National Guard, which had been delegated to this onerous duty, was becoming disrupted, an ill preparation for warfare on a larger scale. A President had been elected from a party which had long been out of power, and which lacked an effective majority in Congress. Concerted, unpartisan legislative action was, therefore, almost impossible of attainment along any line. The policy of neutrality as regards the war, while accepted in the greater part of the United States, was unpopular in the East.

Neutrality—Interested chiefly in its own affairs and internal difficulties, the country was but slightly impressed with the murder of Franz Ferdinand in obscure and distant Bosnia, and gave no thought to the possible world-wide conflict which that event might inaugurate. Within five days, six of the greatest European nations were at each other's throats. President Wilson proclaimed neutrality, August 4, 1914, and two weeks later urged that the people be "neutral in fact as well as in name," because the Nation was composed of folk drawn from the countries at war and hence would have divided sympathies, and because he wanted the United States to stay so completely out of the controversy that it would be able "to do what is honest and disinterested and truly serviceable for the peace of the world." However fine this sentiment was, as an ideal sentiment in practice it failed, our racial diversities making it impossible to refrain from taking sides. Then the belligerents started propaganda on a large scale, some of which was of such a character and so directly connected with the Embassies as to necessitate the recall of some of the agents and even of an Ambassador. American self interest soon became engaged. The war created a tremendous demand for American goods, for all the warring nations were in need of food, munitions and war materials, and turned to this country. The Teutons, being at a disadvantage

upon the seas, were the first to become offended by our increasing foreign trade, mainly because they could not take advantage of it, and complained through their diplomats. Our relations with the Allies became involved and unsatisfactory because they desired a complete monopoly of the American sea trade, and interfered with our shipping directed to other ports. The United States, gradually, and against its will, became embroiled; neutrality lost its charm when it made a host of enemies.

Pre-war New Jersey—Internal conditions grew increasingly involved and disconcerting. The Teuton and Entente propagandas brought results, that of the Entente being the more successful because more adroit and more in keeping with the independent ideas of the average citizen. All the foreign states carried their propaganda too far and too persistently, for Americans resent interference with what they consider their own private affairs, they do not care to be over-persuaded. In the East there were wide differences of opinion and small interest in neutrality, but an even greater indignation at the attempts by foreign nations to indicate the path in which America should tread. New Jersey is notable for the diversity of the origins of its citizenry. There are many whose birth or ancestry is German, many of Irish origin, numbers affiliated with other races, but, to whatever side their hearts led them, they wanted above all things to be left free to carry on their daily occupations. All resented interference with business, industries or personal safety, and when there was sabotage, threatened disruption of rail traffic, dangers to life and limb, New Jersey, like other states, forgot most of its racial differences in the protection of its internal affairs. The National Guard was called out to watch over the railroad yards and bridges; soldiers guarded factories; the citizens became a committee of the whole for secret service which, while it led to ridiculous mistakes, served to unify the sentiments of the people and to hold in restraint such elements as threatened the destruction of more than neutrality. Many of the manufacturers of the State were making war materials to be sold abroad. The northern section, as a part of the Port of New York, with miles of wharves was vitally interested in keeping shipping moving. Jersey money was helping to finance the Allied governments, and some of its citizens were acting as purchasing agents. There were many reasons, economical and sentimental, for a continuance of neutrality. But New Jersey, and the East, were coming to realize that the war abroad was America's war, and that this country must give up its cherished isolation from foreign affairs and take sides. The lack of support given President Wilson in his second campaign was evidence of the absence of approval of his pacific foreign policy.

The Challenge to America—Germany was herself responsible for the suddenness and ease with which the people of the United States changed their minds and came out whole-heartedly on the side of the Allies. The President had been carrying on a prolonged series of negotiations with the German Government over the sinking of American vessels with the loss of American lives, and without satisfactory results. The second half of 1916 had been favorable

to Germany on its war fronts. Rumania had collapsed; Russia was faltering (the revolution broke out early in the next year); the Italians had proven unable to hold their own, a tremendous British offensive had failed; France was in poor shape to make an effective thrust; and war-weariness was spreading throughout all the Entente countries. The Teutons felt encouraged to make what would be the final campaign which would give them the mastery of Europe. This time a drive was to be made at Germany's arch-enemy, the "brain and sinew of the hostile coalition," Great Britain; "she would challenge the mistress of the seas ruthlessly by a campaign of unrestricted submarine warfare."

On January 31, 1917, President Wilson received a German note, announcing that from February 1 all sea traffic within certain zones about Great Britain, France and Italy, "without further notice, will be prevented by all weapons," which meant that the German submarines proposed to sink anything they saw within these areas, whether neutral or belligerent. The United States was kindly permitted to send unmolested one steamship a week to a single port in England (Falmouth) if the said vessel traveled only along the lane chosen by the Germans, should arrive only on Sunday, and depart on Wednesday; had its sides painted with large gaudy red stripes; fly a handsome checker-board flag, also designed by the Germans, and carry a certificate from the United States Government that the ship carried no contraband (almost everything was contraband by this time). The note hit the American sense of humor on its ironical side, but stirred even more a wrath which was difficult to restrain. The President promptly broke off relations with Germany, but determined to remain neutral until that country should commit "overt acts" which he hoped might not take place. On March 16-17, three American-owned and American manned ships, the "Vigilancia," "City of Memphis," and "Illinois" were sunk by German submarines.

"A State of War"—Wilson called another Congress together in a special session on April 2 and "urged it to accept the state of war which the action of Germany had thrust upon the United States." The response of Congress was prompt and nearly unanimous, and on April 6 the President issued the proclamation of war. His position was strong, for he had waited long and hopefully for a way out. Time had been given to the more pacific states to realize the futility of neutrality; all sections were united as the Nation had never been before. Mr. Wilson disclaimed any desire on the part of our country for conquest or dominion. "We fight for democracy . . . for the rights and liberties of small peoples. . . . The world must be made safe for democracy." As ever, the United States was embarked upon a war unprepared, without an army, and this time against foes three thousand miles away. It was upon these facts and known conditions that Germany based its expectation of bringing the submarine war to a successful conclusion before America could give effective aid to the Allies. It was not believed possible for this country, in less than a year, to raise, train, equip, and transport to Europe, an army large enough to seriously affect the fortunes of war. Germany said: "America is money mad and cannot fight."

Upon the entry of the United States into the war, there began a contest the like of which had never been seen—nothing more than a race between America to send reënforcements to the failing Allies before the German submarines eliminated England from the war, and the Teuton armies over-ran Europe as victors. America must not only prepare for war, but wage it while making its preparations. Russia collapsed, releasing a horde of soldiers for use on the western front; Italy made a disastrous retreat; the Allies were about exhausted. Could the United States help efficiently before it was too late?—that was the question which all the world asked. The Germans said “No”; the Allies were inclined to believe this was the answer. The United States prepared on the theory “that modern warfare demands all the efforts of all the people, both military and civilian; and that the judgment of experts was to be followed as far as possible, thus avoiding the worst mistakes of the Civil War and the War with Spain.” The army act of May 18, 1917, was based on these principles. It provided for a regular army of 237,000; the taking into Federal service of the State militia units; and the drafting of an army of 1,000,000. In June, 10,000,000 men between the ages of twenty-one to thirty registered. By a lottery system, 1,374,000 names were drawn, and the men thus indicated were examined for fitness for military service, and by September 1, contingents were entering the camps, sixteen in number, being built to receive them; a like number of cantonments were in the course of erection for the “National Army.” The civilian population was, meanwhile, being organized in a hundred forms to give aid in every way conceivable.

The Army and Navy Overseas—Preparation was not enough. The Allies were “bleeding to death; Germany was winning; the morale of the French was running out like water through a sieve.” Men must be sent to their aid at once or all was lost. It was urged that a few must cross the water immediately, if only to hearten those who were bearing the brunt of the fight. Before we were ready, therefore, General John J. Pershing and the American Expeditionary Force—the “A. E. F.”—was sent overseas. On May 28, 1917, General Pershing set sail; in June a division of the regular army embarked. General Pershing cabled on July 6 that plans must be made to send at least 1,000,000 men across before May, 1918. To create a force of a million soldiers, and to send them three thousand miles over a submarine infested sea in ten months, seemed an impossible task. How well this was accomplished, the whole world knows; all in all, two million men were sent abroad within fifteen months. The first American troops reached France on June 25. The first American shots from European trenches were fired on October 27, and the first trench fighting of Americans occurred a week later. By December, 1917, a quarter of a million American troops had been landed in France; and in January, 1918, the War Department let it be known that soldiers from the United States were occupying front-line trenches “in a certain sector.” So much for the immediate reply of our country to the call for aid by the army.

The navy was in a better position to be of immediate use. Rear-Admiral W. S. Sims was already in England, and within a few days after our declara-

tion of war, made plans for naval participation in the efforts being made to overcome the submarine danger. Six destroyers arrived at Queenstown, Ireland, on May 4, under Commander Taussig. The tale is told that when the flotilla arrived, the commander was asked: "When will you be ready to go to sea?" "We are ready now, sir," was the prompt reply, "that is, as soon as we finish refueling." Before the end of the war, 5,000 officers and 70,000 enlisted men were serving in our navy abroad. The total personnel of the navy expanded during the war period from 4,800 officers and 102,000 men to 20,600 officers and 330,000 men. A great fleet was also accumulated. By the first anniversary of our entrance into the war, the United States had put into commission 1,275 vessels of all sorts; and before the end the number of vessels had risen to 2,003, and the personnel to 497,000. A bridge was maintained between the United States and Europe over which passed in almost complete safety 2,000,000 soldiers, about half of whom were transported in English ships, but guarded by American cruisers and destroyers. The immense number of cargoes of supplies were carried for the most part in American bottoms, which made up a huge fleet, and involved the use of 5,000 officers and 20,000 enlisted men. These quoted figures touch but the hem of the naval program.

The Civilian Activities—The civilians' share in the preparation for, and the successful carrying on of America's part in the World War was a tremendously important one and involved an unprecedented number of the citizens. As said Secretary Baker, "This isn't a one man's war, or several men's war, or an army war, but it is a war of all the people of the United States." Everyone was involved, even the children had to bear their burden. Enormous amounts of food had to be raised; unimagined amounts of supplies of all sorts had to be manufactured; and all had to be accumulated, distributed and the bulk of it sent across 3,000 miles of water. Pershing contemplated having 100 divisions in France by 1919; and this would require auxiliaries of possibly 8,000,000 men in America to sustain and supply this great combat force. That the war ended earlier than was expected, did not change the fact that until it did, all plans had been made and were being carried out on the basis of an army and navy, at home and abroad, of between four and five million men.

Various organizations were instituted for the furtherance of the enlarged program. The Council of National Defense had been created on August 29, 1916. Soon after the entrance into war, much of the work of the Council was given over to six other war agencies. The first was the War Industries Board, July 8, 1917, whose task it was to bring together the industries of the United States so that the materials for the war might be produced in sufficient quantities. The United States Shipping Board was established in September, 1916, to construct, lease or buy vessels, and to operate them. Before the end, the Board had taken over complete control of the overseas shipping. The Emergency Fleet Corporation was formed to find and operate ships. As early as December 1, 1917, it was supervising the construction of 1,118 vessels; it

trained officers and sailors, enlarged port facilities, and requisitioned ships. The diminishing food supplies of the world demanded the closest of attention that they should not fail. Herbert C. Hoover was made chief of the Food Administration, and it will be many years before his skill in the utilization of all supplies to the best advantage, will be forgotten. This body established the Grain Corporation, the Fuel Administration and other organizations in the furtherance of its work. On October 12, 1917, the War Trade Board was set up to control exports, imports and trading with the enemy. Then there was the Railroads' War Board for the purpose of supplying the greatest amount of transportation possible. When it failed of its purpose, on December 26, 1917, the President took possession of the railroad systems of the country, and appointed William G. McAdoo as Director-General. There were also the National War Labor Board, the National Labor Policies Board, and many others. America's capacity for organization was tried and tested, and did not fail even in the face of unprecedented difficulties.

War Financing—The story of the financial side of the war has never been told, and never can in its entirety, for it involves so much, has so many phases, that only a bit here and there has come to light. "The direct money cost from April, 1917, to April, 1919, was estimated by the War Department at \$21,850,000,000, an average of over a million dollars an hour, and an amount sufficient to have carried on the Revolutionary War for a thousand years." In addition, loans were extended to the Allies at the rate of nearly "half a million dollars an hour." These huge amounts were raised in part by increased taxes; the income tax for example, or the levies made on the profits of corporations, or amusements and luxury taxes, and higher postal rates. The sale of War Saving Stamps helped some, but these helped to encourage thrift more than they aided the government. Most of the vast sums expended were raised by loans—five Liberty Loans being the principal source. The first of these called for two billions of dollars; the fourth for six billions. There were four and a half million subscribers to the first loan; for the fourth 21,000,000 people subscribed. How the enormous amounts were raised is still a puzzle to the folk of this generation.

Victory—How the activities of the civilian population made possible the modernization of America's military machine, and sent abroad a force which was the deciding factor in ending the war victoriously, is too lengthy for relation. Nor shall there be an attempt to tell the story of the military operations of the A. E. F. The Germans made their last great thrust on the Champagne front on July 15, 1918. The American Army was almost ready, and parts of it were used in the counter attack near Soissons, which was the turning point of the war. Henceforth the Teutons were to be slowly driven from their positions; and more and more were American divisions to fight in the front lines. The St. Mihiel Salient had been held by the enemy since 1914. The first united effort of the A. E. F. was the complete reduction of this salient in little more than twenty-four hours. By the afternoon of September

13, the ground had been taken, 16,000 prisoners had been captured with 443 guns and valuable military stores. Four hundred and thirty thousand Americans had been engaged. "An American army was an accomplished fact, and the enemy had felt its power."

Then came the attempt to drive the Germans out of the Meuse-Argonne sector. This, like St. Mihiel, had been in the hands of the enemy since the early days of the war. It was fortified elaborately for a depth of thirteen miles, and supposedly was impregnable. By September 26, the Meuse-Argonne offensive was begun. The A. E. F. had now about 1,200,000 soldiers available for the drive; 2,700 guns, 189 tanks, and 821 airplanes were ready for support. "The ensuing action lasted almost continuously from September 26 to November 11, and was less a battle than a tremendous war concentrated into seven weeks of furious combat." The forces engaged and the ammunition used by the Americans in these seven weeks was more than the total used by the Union forces in the entire Civil War.

Early in November, the German front had been broken throughout all its length. By the seventh, the enemy in front of the Americans had been driven back thirty miles and faced disaster. On November 11, the Armistice was announced by Foch, and the Germans had signed an agreement which completely wiped it from the map as a military or naval power. Later came the Peace of Versailles, which is quite a different story, one to which "finis" has still to be written. "Upon the signing of the Armistice," said Secretary Baker, "it was necessary to throw into reverse the machinery which was at that time working at a maximum capacity in pushing troops to France."

New Jersey's Importance—Everything done by the United States in the World War was on so large a scale, so united was the country in the efforts which it was making, that it is difficult to separate a part from the whole, to show what one section did which differed from another. Geographical lines were lost and sectional differences forgotten. If certain persons rose above the crowd it was because they were bigger and not because of the place from whence they came. Likewise if a State or a city, or a county made records which stood out against the vast backgrounds of the war, it was because that place had a natural or acquired fitness for unusual activities, or did more than similar sections did, or strove with a greater zeal and vigor. New Jersey, although a comparatively small State in area, by its location, by its prominence in industry, by the character of its people, was fitted to do more than any State of like size could, or did. It was the center of the East, with the greatest seaport at one end and another of high rank at the other. Some of the most important railroads in the Nation had their terminals in one or two of its cities. Several of these railroads were heavy coal carriers and, as witnessed by our "fuelless" days, coal became one of the precious commodities of the time. It was up to New Jersey to see to the freedom of movement of the coal and oil which arrived within its borders and see to its prompt delivery where it was most needed. This must also be said of the tremendous bulk of manufactures and munitions which came piling in from the interior states for shipment from the great harbors.

New Jersey, before the war, had become one of the leading industrial commonwealths of the east coast. Originally an agricultural State, whose chief business was to feed the large cities next door and to house many of the workers, early in the century manufacturing had come to the fore. Through the aid of the much maligned corporation laws which had won for the State the unmerited title of "The Mother of Trusts," the leading industrial concerns of America had been encouraged to make their homes in New Jersey and to establish at various places their manufacturing plants. Thus it was that before America entered the war, Jersey was turning out in quantities the materials sought abroad. Factories had been made over, or built, to supply the new demand, and when the United States began stating its requirements, few states were so prepared to supply them.

Half of America's Munitions Made in the State—The industrial side of New Jersey's contributions to the Nation's activities in the World War has been summarized in another chapter of this work. The total results can be guessed at, for besides the enormous production of our factories during the war period, there were many Jersey leaders in manufacturing who went elsewhere to direct production, and thousands of skilled artisans, of which the State was a reservoir, were employed under government supervision at home and abroad. There are authorities who claim that half of the munitions produced in the United States were manufactured in New Jersey. A remarkable fact this, and one little known until after the war was well over. Jerseyites realized something of the truth and also of the battle conditions when, on October 4, 1918, shells and other munitions made and stored at Morgan, near the Amboys, began to bombard the region. Unheard of amounts of T. N. T. were hidden away in underground cells, and not even the experts dared estimate the effects of their detonation should the fire which was raging reach the magazines. As it was, a great shell-loading plant was reduced to a mass of debris; cities and towns for miles around suffered the force of explosions and the bombardment of high calibre shells; the roads away from the center were filled with refugees fleeing for their lives like unto the Belgium of the first days of invasion. A paragraph from an official report reads: "The city was in a deplorable condition. The explosions had completely wrecked many buildings; the glass in practically all houses was broken; store fronts were destroyed and the contents were scattered about in confusion; doors had been blown away; many chimneys and walls were cracked, rendering the house uninhabitable. What few citizens remained were in a dazed and panic stricken condition, greatly in need of care and protection." At least one county in New Jersey required no further proof that the State was one of the greatest producers of the munitions of war!

Our "War Governor"—New Jersey was fortunate in having as its war Governor such a man as Walter E. Edge, the present ambassador to France. He was an exception to the general rule of higher officials in being a successful business man who planned to run the State on business plans and



AEROPLANE VIEW OF CAMP MERRITT DURING THE WORLD WAR.
Courtesy of Bergen County Historical Society.

principles. The emergency of war found him ready to direct Jersey affairs with a minimum reverence for red tape and a maximum of efficiency. Before America had thrown in her lot with the Allies, the Governor, realizing that war or no war, New Jersey should have its National Guard recruited to full strength, by proclamation and other means, encouraged this work, and when the National Guard was Federalized at the "Little White House" at Sea Girt, in 1917, it had the desired numbers. Meanwhile Jersey's quota to the regular army had been supplied. To replace the men thus taken from the State, under the supervision of the Governor a State Militia of nearly four thousand was organized, and a State Militia Reserve, of even larger numbers, was formed of the home guard units which had been loosely organized in scattered localities throughout Jersey. All this was accomplished during thirty days of the summer of 1917.

Then came the Selective Service Law in June, 1917, which looked to the mobilization of the manhood power of the country. Under the direction of Governor Edge the elective machinery of the State was mobilized to carry out the provisions of the law. Mayors, sheriffs, county clerks and other municipal officials were called to confer at Trenton with the Governor, and New Jersey's selective service system was organized at that conference in the State House. Walter Edge never let up in his efforts on the behalf of our soldiers:

At the suggestion of the Governor the Legislature provided laws increasing his powers as a war Governor, permitting State or municipal departments to reimburse employees called to the colors to the extent of the difference between army or navy pay and that of the State, holding positions open until the return of service men, exempting them from poll tax and from personal property tax to the extent of five hundred dollars, and protecting their civil rights while in the service. In December, 1918, following the armistice, Governor Edge called conferences with State departmental heads and municipal officers for the purpose of concentrating official efforts throughout the State for the purpose of providing immediate employment and also reëducation, where necessary, of soldiers and sailors returning from the service. Plans for a uniform State-wide celebration in honor of the returning service men were also adopted.

Camps and Cantonments—This is somewhat ahead of our story. The question of camps and cantonments for the reception of the army recruits and their training was one of the first to be answered in point of time and importance. Without waiting for authority, Governor Edge had surveys made of lands available for this purpose and reported on the same to the army powers. One of the results was that Camp Dix, at Wrightstown, Burlington County, and Camp Merritt, at Tenaflly, were started with great promptitude. By the end of the war there were sixteen camps in New Jersey and more than a score of other military stations. Governor Edge offered to finance the lease and purchase of the Wrightstown lands necessary for Camp Dix, an offer which was accepted by the United States Government, which later reimbursed the State.

"Men, money and food, are the triumvirate of necessity in this war," the Governor remarked in one of his messages. We have commented upon his works as regards the "men." His activities in the numerous "money" campaigns were not only those of an official but of a business man and private citizen. He gave aid in all the Liberty Loan, War Savings, Red Cross, camp, recreational and similar drives. His efforts were untiring in the attempt to speed up food production at a time when there was a continual drain of the men from the land to army and industrial occupations. The labor shortage was extreme so that all that could work must be utilized when and where and at what occupation possible. The Federal-State employment bureaus were commandeered and employment secured for 50,000 persons. During the summer of 1918 there were 2,000 replacements made on farms alone. The headquarters were at Newark, with branch offices in Jersey City, Orange, and Camden. Fifty thousand school children were interested in the creation of gardens; five thousand students, of both sexes, became part time farm helpers. The most of the work was done before and after school and during the vacations. It was a novel experiment due to the unfamiliarity of the ordinary pupil with the growing of things. More valuable than the amount of produce grown by them was the valuable training they received and the more intimate realization of what war meant to everyone. The State's institutions were encouraged to bring more land under cultivation, and a total of 3,687 acres were made to produce food. The State itself took over the cultivation of 400 acres in Hunterdon County and the value of the output was placed at \$10,000 annually. It was a strange period with the fit and the unfit of the Garden State striving strenuously to grow something to eat that food might be sent abroad to our men there and to those of other countries which needed it more than we.

New Jersey Council of Defense—The most of the civilian activities of New Jersey were concentrated, conserved and directed by a State-wide Council of Defense, or Committee of Public Safety, which grew out of a conference called by Governor Edge at the beginning of our participation in the World War. In the beginning it was a conference of municipal and other officials, but soon expanded beyond this to include all manner of individuals, and its field of labor was as wide as each new need required. One of the marvels of the late conflict was the almost spontaneous growth of commissions, committees and organizations ready to take in hand any problem of the moment, to solve it, and enforce, if necessary, the solution. This movement was one of the outstanding evidences that a republic, a people trained in the management of its governmental affairs, could do so in the exigencies of war. One of the diplomatists of the enemy wrote sneeringly, "They would fight us with committees"—and we did.

The New Jersey preliminary committee, if it may be given that title, was immediately involved in the raising of funds to meet "emergencies arising from a state of war," but soon proceeded to the appointment of sub-committees on industrial and transportation surveys, mobilizations and camps, the coördination of aid work, legislation and the like. Army, naval and the replace-

ment of State protective troops followed, but from then on the ramifications of the Council of Defense became more numerous than the departments of the largest industrial concern. The women received full representation and carried on such works as only their sex could care for properly.

Food and Fuel Administrations—In August, 1917, the Food Control Act was passed by Congress with Herbert C. Hoover as the National head; former Governor James E. Fielder, of Jersey City, became the Food Administrator for New Jersey (he was replaced, upon his resignation in March, 1918, by William F. Tyler, of Plainfield). The work of the Administration was carried out on a system as elaborate as any government, with its direction mainly in the hands of sub-committees. To illustrate the chief sections of the Food Administration covered: Production of food and its direct distribution close at home; conservation and publicity, including everything from home economics to bulletins; regulation of the food trades; public eating places and bakers; commodities with campaigns for the conservation of certain articles of diet, and the encouragement of the use of some others which ordinarily were neglected; transportation and adjustment division; the fuel supply for food industries. The list might be extended and a similar one will not be repeated under other heads. The scheme worked, as anyone who lived at that time can testify. We limited the use of what we liked and ate what we did not. There were wheatless days, meatless days, fat saving days, sugar saving days, even garbage days, but somehow we survived and were none the worse for it.

The Fuel Administration was established in October, 1917, with Henry A. Garfield as the National Fuel Administrator, his representative in New Jersey being Richard C. Jenkins of Newark. Jersey held a strategic position as the terminals of coal lines and great difficulty was met with in the movement of this most vital source of heat. Having coal pass through the State did not free Jerseyites from the necessity of conserving it, and woe be the person who misused the supplies at hand be he dealer or purchaser. The winter of 1917-18 proved to be severe and taxed the facilities of the administrator to supply both industries and homes. Yet our "heatless days" were but few.

William G. McAdoo, formerly closely connected with Jersey politics, was made Director-General of the country's railroads when they were taken over and operated by the Government.

James Kerney, of Trenton, was appointed by the President, February, 1918, as United States Director of Information overseas, and was at his post for nine months or until the close of the war. His work was commended by President Wilson, General Pershing, General Bliss, and William S. Sharp, war time Ambassador to France, among others.

Loan and Gift Drives—Perhaps the most remarkable piece of committee work and concerted, concentrated action on the part of the people of the United States was exhibited in their campaigns for the financing of the war and of the humanitarian organizations related to it. There were four

Liberty Loan calls: April 24, 1917, for \$2,000,000,000; September 24, 1917, an issue of \$3,808,000,000; April 6, 1918, issue about \$4,576,000,000; September 28, 1918, issue about \$6,800,000,000; and a Victory Loan of April, 1919, \$4,300,000,000; the total amounting to \$21,448,120,300. All were at small interest rates and upon severe terms, and they were not sold with a generous commission to syndicates but "over the counter" with limited compensation to the financiers. New Jersey's quota of these loans was inextricably mixed with those of the contiguous states and particularly of New York City (the southern half of the State being joined with parts of Pennsylvania and Delaware). It is known, however, that not only did New Jersey over-subscribe to every one of these loans but that her over-subscription was above the average for the country at large.

There were drives for funds for the Red Cross Society, particularly for their overseas work, for the Young Men's Christian Association, the Young Women's Christian Association, the Knights of Columbus, the various National Welfare associations, Catholic, Protestant and Jewish, Library Boards, War Camp Community Services, the Salvation Army and others. Towards the end all the war welfare organizations were grouped in a one last gift, from the National standpoint the greatest gift ever made to humanitarian organizations in the history of the world, the total for the United States being \$203,000,000. There was no escaping the loan drives nor those for other purposes. "Every engine of social control was brought into play: Banks, churches, industrial plants, theatres, moving picture shows, associations and societies of every type, as well as public-spirited individuals, sales agents, and organizers. All the vociferous advertising methods characteristic of American business in general were mobilized to force each issue 'over the top.' Not a latent sentiment of loyalty, fear, love, or hate was left unstirred No person, native born, naturalized, or alien, escaped the universal dragnet. Workmen in factories, farmers in fields, clerks in stores, members of lodges, children in school, bank depositors, government employees, the soldiers in our camps, travelers on trains, pedestrians in the streets, were all invited, besieged, and belabored to buy until it hurts."

Jersey's Soldiers—The chief purpose of the comprehensive organization of the finances, industries and peoples of the Nation, was, of course, to support forces to make war. Everything was subsidiary to the army and navy which must, at all costs and sacrifices, be maintained and sustained. Just how many Jersey men were under Federal arms can never be known exactly, however readily their numbers may be approximated. Under the Selective Service Law, out of 78,615 inducted into the American forces, 72,946 were accepted. In addition to these there were 46,960 volunteers in the Army (including the National Guard), Navy (including the Naval Militia), and Marine Corps, making a total of 110,906 men from New Jersey in the Federal service of whom there were records. This does not include the many who joined the Allied armies, or accepted commissions in the Army, Navy, and Marine Corps, or those who failed to name the State from which they actually

came. A more nearly complete list shows that there were 130,000 from the State entitled to the Victory Medals voted by the Legislature of 1919 for issue to residents of New Jersey who "participated in the World War." There are estimates which vary from 150,000 to 200,000 as the number of Jersey men and women actually engaged in active military or naval service at home or abroad.

When the attention is turned to the soldiers of New Jersey, and the parts they played, one is confronted with the obstacle created by the Army policy of breaking up such State units as the National Guard and scattering the individuals through regiments in all parts of the United States. The National Army recruits were treated in a similar manner so that it is difficult to trace the history of even small groups of Jersey soldiers in the war. Whether this policy of the Army authorities was for the purpose of preventing sectionalism from creeping into the Expeditionary Forces, or an endeavor to prevent one region of the United States from taking too great a pride in the military achievements of its men, or to provide against any State bearing too disproportionate a share of the inevitable losses in battle; whether for these or other reasons, the result has been to make it impossible for more than a very few States to be able to claim any single division as peculiarly its own.

New Jersey is no more unfortunate in this respect than other states; it can, in fact, point to the 29th Division, which absorbed all of the National Guard troops of the State, except the 1st Ambulance Company and the 1st and 2d Coast Artillery companies. The 1st Ambulance Company was assigned to the 42d Division, which was made up of National Guard units from all over the United States. The 42d was the well-known "Rainbow Division" which made such a notable record overseas. Then, too, the 78th Division was made up of National Army men from the states of New Jersey, New York, and Delaware, and was trained in Camp Dix before going abroad on May 18, 1918. Aside from these army units the military history of New Jersey is that of individuals rather than groups of men. Efforts are being made by State officials and commissions to collect the military records of the Jersey men and women who served their country in the World War, but it would seem that the present generation will long since have passed away before such records have been completed and a war history of New Jersey been prepared and published.

The National Guard—The story of Jersey's military preparedness—or unpreparedness—goes back to 1916 and the National Guard. On June 18 of that year the Secretary of War sent word to James F. Fielder, Governor of New Jersey, that "Having in view the possibility of further aggression upon the territory of the United States from Mexico, and the necessity for the proper protection of that frontier, the President has thought it proper . . . to call out the National Guard for that purpose." There were to be mustered at Sea Girt into the service of the United States certain specified units brought up to maximum strength. In response to the proclamation of the President, the 1st Brigade Headquarters; 1st, 4th, and 5th Infantry; 1st

Squadron, Cavalry; Batteries A and B, Field Artillery; 1st Field Company, Signal Corps; 1st Field Hospital and Ambulance Company No. 1, were mobilized at Sea Girt for induction into the Federal service, and the remaining troops of the State were ordered to proceed to the same camp. Former National Guard units were sent to the border with great promptitude, but lacking the physical examination required, and short of the numbers, equipment and animals required. Every effort was made to recruit the home staying sections to maximum peace strength. The personnel were required to subscribe to the new Federal oath and contract of enlistment. As a matter of record it may be stated that the muster rolls of the National Guard organizations at this time read as follows:

Adjutant-General's Department	2
Quartermaster-General's Department	15
Ordnance Department	1
Medical Department	2
1st Brigade Headquarters	5
1st Infantry	998
4th Infantry	1,011
5th Infantry	1,188
1st Squadron, Cavalry	385
Field Artillery	464
1st Field Company, Signal Corps.....	98
1st Field Hospital	58
Ambulance Company No. 1.....	61
Total	4,288

Upon the completion of the border service the organizations were mustered out of the Federal service and resumed their normal National Guard status.

For many reasons the change in the status of the National Guard and their service on the Mexican Border did more harm than good to the organization. That service and training, while it may have benefited a few members, did not counterbalance the results of the disintegration which set in after the men were returned to their homes. Officers resigned their commissions; enlisted men, when their terms of enlistment expired, refused to reënlist, and new accretions were small and few. It was not expected that our country would be drawn into the European War, but should it be, Dame Rumor had it that the National Guard units would be the last called for field service. It was known that the regular army powers looked down upon the State Militia, that the Federal Government was discouraging the further development of the National Guard movement. Under such conditions men would not join their local companies, and the National Guard in New Jersey had reached one of the lowest stages in numbers and efficiency during the early autumn of 1916.

The Guard Federalized—Then came a shift in the attitude of Washington. It was rumored that the National Guard would be among the first to be used if the Nation went to war. Recruiting, particularly in the last months of 1916, became active. Additional units were formed under the National Defense Act, the most of which were mustered into the Federal service in the

spring of 1917. These organizations were placed on duty within the State guarding railroads, public utilities and plants engaged in the manufacture of munitions. The engineer troops were engaged in the survey and laying out of Camp Dix, at Wrightstown, while the Naval Militia reported for duty at the New York and Philadelphia Navy Yards. It is well to realize that the Jersey units, at this time, had many in them who had enlisted since January, 1917, men who had come in when it seemed assured that they would be among the first to see active warfare. All of which made for the high morale, the fine standards, the *esprit de corps* so notable in the National Guardsmen who eventually were called to Camp McClellan, and other camps to prepare for service abroad. The period of vigorous recruiting enabled New Jersey to more than replace the losses sustained by the organization after the Mexican Border debacle, and permit the turning over to the Federal authorities a body of men twice as large as that recorded upon the muster rolls of 1916. The total strength of the organization at the date of initiation into the Federal Army, August 5, 1917, was as follows:

Quartermaster Corps	38
Ordnance Department	17
Medical Department	2
1st Field Hospital Company.....	86
1st Ambulance Company	141
1st Brigade Headquarters.....	16
Divisional Headquarters Troop	94
Divisional Headquarters Enlisted Personnel	30
1st Infantry	1,031
2d Infantry	1,136
3d Infantry	1,558
4th Infantry	1,002
5th Infantry	1,349
1st Field Artillery	1,161
Coast Artillery—	
1st Company	115
2d Company	102
1st Squadron Cavalry.....	367
Signal Troops	173
1st Battalion Engineers.....	466
Naval Militia Brigade—	
1st Battalion	249
2d Battalion	152
Total	9,285

The 2d Regiment, Field Artillery, and the 3d and 4th companies, Coast Artillery, organized in July, were so delayed in Federal inspection as to be unfortunate in not being accepted prior to the last date for the mustering of such units, and therefore failed of admission. As they were thus deprived of the possibility of other than State service as units, the most of the members found their way into the Army and Navy by other ways and the units became disorganized, and eventually were disbanded.

Camp McClellan—All the National Guard divisions were assigned to Camp McClellan, Alabama, with the exceptions already noted, to become a part of the 29th Division, the famous Blue and Gray Division. This camp, and it was a camp and not a cantonment, the distinction being that in a camp men

and officers lived in tents, while in a cantonment they were housed in wooden buildings—was most beautifully located in the foothills of the Blue Ridge Mountains, at Anniston, Northwest Alabama. Quite appropriately, insofar as the Jersey troops are concerned, it bore the name of Major-General George B. McClellan, not only a famous officer in the War of the States, but a resident of New Jersey and its Governor from 1878 to 1881. The guardsmen began to arrive the last days of August, and early in September the first of the New Jersey troops, the 3d Infantry, appeared upon the scene. The camp was to be the home of many thousands for the months of intensive training which preceded their journey overseas. The period of discipline and teaching was not made any the pleasanter by the policy of the General Staff which determined upon the ruthless breaking up of the Guard units and the consolidation of the parts into other sections. It was bad enough to feel so small an atom in a great army, or to realize that with the vastly increased size of a division all the National Guard of New Jersey could only form less than a third of a division, but it was worse to be deprived of one's former associates and to have the pride of organization, and there were many famous and old companies, go for naught.

Units in the 29th Division—The original assignments of the Jersey units at Camp McClellan to the 29th Division, with their home stations are as follows:

1st Brigade Headquarters Detachment, Newark, assigned to 57th Infantry Brigade.

1st Infantry—Headquarters, Headquarters Company, Machine Gun Company, Supply Company, Companies A, B, C, D, E, F, G, H, I, L, and M, Newark, assigned to 113th Infantry.

2d Infantry—Headquarters, Headquarters Company (less band), Supply Company, Companies A, B, D, and E, Trenton; Companies C, F, and I, Elizabeth; Company H, New Brunswick; Company K, Plainfield, and Company M, Somerville, assigned to 113th Infantry.

Machine Gun Company, Trenton, and Company L, Princeton, assigned to 111th Machine Gun Battalion.

Company G, Freehold, assigned to 104th Engineers.

Band, Trenton, distributed throughout 29th Division.

3d Infantry—Headquarters, Headquarters Company (less band), Supply Company, Companies A, B, C, and D, Camden; Company E, Mount Holly; Company F, Salem; Company G, Ocean City; Company H, Asbury Park; Company K, Bridgeton, and Company M, Burlington, assigned to 114th Infantry.

Machine Gun Company, Camden, assigned to 111th Machine Gun Battalion.

Company I, Woodbury, and Company L, Atlantic City, assigned to 104th Engineers.

Band, Camden, assigned to Camp Upton, New York.

4th Infantry—Supply Company (part), Companies A, B, C, D, E, F, G, and H, Jersey City; Company I, Bayonne, and Companies K and M, Hoboken, assigned to 113th Infantry.



CAMDEN MUNICIPAL PIER



CONCRETE SHIP BUILT DURING WORLD WAR
Sunk off Cape May Point to serve as a breakwater

Headquarters Company (less band) and Supply Company (part), Jersey City, distributed throughout 29th Division.

Machine Gun Company, Jersey City, assigned to 111th Machine Gun Battalion.

Company L, Jersey City, assigned to 104th Engineers.

5th Infantry—Headquarters, Headquarters Company, Machine Gun Company, Supply Company, Companies B, C, D, E, and M, Paterson; Company A, Passaic; Company G, Hackensack; Companies H and I, Orange; Company K, Montclair, and Company L, Ridgewood, assigned to 114th Infantry.

Company F, Englewood, assigned to 104th Engineers.

1st Squadron Cavalry—Headquarters, Troops A and C, Newark, assigned to 104th Train Headquarters and Military Police.

Headquarters Detachment, Newark, assigned to Division Headquarters Troop.

Troop B, Red Bank, and Troop D, Plainfield, assigned to 112th Field Artillery.

1st Field Artillery—Headquarters, Headquarters Company, Supply Company and Batteries A and C, East Orange; Battery B, Camden; Battery D, Atlantic City, and Battery E, Montclair, assigned to 112th Field Artillery.

1st Battalion Engineers—Headquarters and Company A, Newark; Company B, Camden, and Company C, Trenton, assigned to 104th Engineers.

Companies A and C, Signal Corps, Jersey City, assigned to 104th Field Signal Battalion.

Field Hospital Company, No. 1, Elizabeth, assigned to 104th Sanitary Train.

The colorful exciting story of the Blue and Gray Division, of the first test of the mettle of its men during that harsh winter of preparation; its transfer to training quarters in France in July, 1918; the baptism of fire in the trenches of Alsace; September at Belfort, October about historic Verdun; on the morning of October 8 participating in its first great battle west of the Meuse and continuing for three weeks until it was withdrawn for recuperation; this and much more has been told brilliantly in a large volume entitled "The History of the 29th Division" by John A. Hutchins, Lieutenant-Colonel, General Staff, A. E. F., A. C., of S.G-2, 29th Division. It cannot be condensed or summarized; it must be read in its entirety if one would have any clear, vivid idea of what war meant to our Jersey soldiers.

History of the "Blue and Gray"—The following brief history of the Division is taken from the records supplied by the Historical Branch of the United States War Department:

29TH DIVISION

(Divisional insignia: a circle bisected by two half circles, reversed and joined; one-half of circle blue, other half gray.)

The Twenty-ninth Division was organized at Camp McClellan, Alabama, under authority of a War Department order dated July 26, 1917. It

was originally composed of National Guard units from the District of Columbia and the States of New Jersey, Delaware, Maryland, and Virginia. Later, however, the Delaware troops were withdrawn and organized into pioneer infantry units.

The following organizations composed the Division:

57th Infantry Brigade:

113th, 114th Infantry; 111th Machine Gun Battalion.

58th Infantry Brigade:

115th, 116th Infantry; 112th Machine Gun Battalion.

110th Machine Gun Battalion.

54th Field Artillery Brigade:

110th and 111th (light) and 112th (heavy) Field Artillery; 104th Trench Mortar Battery.

104th Engineers.

104th Field Signal Battalion.

Trains.

The first unit of the division arrived in France, June 8, 1918, and the last July 22, 1918. Many of the units landed in England before crossing the Channel.

Within a few days after its arrival the division proceeded to the 10th Training Area, and established headquarters at Prauthoy (Haute Marne). After two weeks' training, orders were received to move to the Upper Alsace for the purpose of taking over a quiet sector of the front. From the 17th to 25th of July the division was stationed at Belfort under command of the 40th French Corps.

The occupation of the center sector, Upper Alsace, began on the 25th and was completed on August 10th, at which time command of the sector passed from the French to the Americans.

On September 23d the division was withdrawn to the vicinity of Belfort and ordered to the Robert Espagne Training Area. After leaving Belfort the division was assigned to the American First Army and ordered to the area in which the Meuse-Argonne offensive was soon to be launched. Division Headquarters were established at Condé, September 24th. From this point the division moved north with headquarters successively at St. Andre and Blercourt. On October 1st it was placed in reserve of the 17th French Corps, with headquarters at the Citadel of Verdun.

The American offensive west of the Meuse began on September 26th, and soon progressed so far that its right was exposed to German fire from the heights of the east bank. To take these heights was the task of the 17th French Corps, then a part of the First American Army.

On October 7th division headquarters moved to Vacherauville, east of the Meuse and seven kilometers north of Verdun. The 58th Infantry Brigade was now attached to the 18th French Division, and on the 8th, as a part of that division, attacked north from positions between Samogneux and Brabant. This attack penetrated the Bois de Consenvoye. Two days later, the 113th Infantry of the 57th Brigade having reinforced the line, the advance was resumed and the wood cleared.

On October 11th command of this section of the line passed from the French to the commanding general of the 29th Division; but parts of the

division continued for some days to operate with the French units on the right.

By October 16th the line had been pushed forward to the Bois de la Grande Montagne and the Bois d'Ormont. It was necessary to approach this latter wood by way of Etrayes Ridge and the Bois de Belleau; and on October 23d the ridge was taken. The line now ran from Hill 375 in the Bois de la Grande Montagne, around the head of Etrayes Ravine, and thence along the northern and eastern slopes of Etrayes Ridge. On this line the division was relieved by the 79th, October 30th.

After the signing of the Armistice, the division was removed to a rest area, with division headquarters at Bourbonne-les-Bains. The movement to the embarkation center for return to this country began April 11th, and on the 14th, headquarters were established at Ballon, near Le Mans. Division headquarters sailed May 6th, and arrived at Newport News, May 19th.

Major General Charles G. Morton commanded the division from July 6, 1918, until its demobilization.

The division spent 23 days in active sectors and 59 days in quiet ones. It advanced 7 kilometers against opposition and captured 2,187 prisoners. Casualties totaling 6,159 were suffered.

Extract from General Pershing's cabled communiques relative to the 29th Division:

July 13, 1918. 29th Division reported at 6:30 P. M., July 31st: "Small enemy raiding party repulsed in Guebwiller sector."

August 22, 1918. 29th Division reported evening, August 22d: "Enemy raid in the region of Hagenbach at 5 o'clock morning, August 21st repulsed. Two of our men are missing. Our casualties also include 4 killed and 26 wounded."

August 31, 1918. 29th Division reported this morning, August 31st: "Strong raiding parties entered German trenches in Balschwiller early this morning, inflicting losses."

September 5, 1918. 29th Division reported at 11:10 o'clock A. M., September 7th: "Early this morning a raiding party supported by artillery entered lightly held enemy trench in Badricourt sector, inflicting losses. Our casualties very slight."

September 16, 1918. 29th Division reported morning September 16th: "Artillery on both sides active yesterday."

September 18, 1918. 29th Division reported at 3:11 o'clock afternoon, September 14th: "Our patrols active. Own and enemy long-range guns very active on rear areas during the night."

September 18, 1918. 29th Division reported September 18th: "Our patrols active. Gas bombardment by enemy artillery; casualties: 1 man killed, 4 men wounded, 232 slightly gassed."

September 19, 1918. 29th Division reported September 19th: "Hostile projective attacks in region of Balschwiller this morning followed by short bombardment."

September 20, 1918. 29th Division reported at 9:30 A. M., September 20th: "Our patrols active. Our artillery very active. Enemy's artillery bombarded our line in northern part of sector with gas shells. Our casualties: 3 men killed, 3 wounded and 11 gassed."

October 14, 1918. 29th Division reported evening October 13th: "East of the Meuse our troops have cleared most of Bois d'Ormont of the enemy, who offered strong resistance with machine guns. Hostile heavy artillery very active."

October 17, 1918. East of the Meuse 29th Division has advanced to the summit of Bois de la Grande Montagne.

October 23, 1918. It was reported evening October 23d: East of the Meuse 29th and 26th Divisions attacked this morning with limited objectives, after artillery preparations of 45 minutes; strong resistance encountered, Bois Belleau taken and progress made in Bois de Wavriller and Bois d'Etrayes, together with 100 prisoners.

October 24, 1918. 29th Division reported afternoon October 23d: "In the course of operations October 23d we captured ridge of Bois d'Etrayes and Hill 361."

October 26, 1918. 29th Division reported at 3:00 o'clock afternoon, October 26th: "Organization and consolidation of entire front lines. Heavy enemy artillery fire."

October 27, 1918. 29th Division reported evening October 27th: "Continuing organization of position. Enemy exceptionally quiet."

Battle engagements of 29th Division:

(1) Center Sector, Haute Alsace, France, 25 July-22 September, 1918.

Organizations entitled to silver bands:

- 113th Regiment Infantry.
- 114th Regiment Infantry.
- 115th Regiment Infantry.
- 116th Regiment Infantry.
- 104th Regiment Engineers.
- 110th Machine Gun Battalion.
- 111th Machine Gun Battalion.
- 112th Machine Gun Battalion.
- 104th Field Signal Battalion.

(2) Meuse-Argonne Offensive, France, 8 October-30 October, 1918.

Organizations entitled to silver bands:

Same as in (1).

Commendations—On March 24, 1919, General Pershing reviewed the Division at Fresnes, France, and decorated the battle colors of the regiments with the ribbons which were later to be replaced with silver bands bearing the record of service. Major-General Morton and Brigadier-General Upton had Distinguished Service Medals pinned on them by the Commander-in-Chief, who also did a like service for the soldiers who received two Medals of Honor, nineteen Distinguished Service Crosses, four Croix de Guerre, and the decorations of Chevalier of the Order of Leopold (Belgian) and of the Order of the Crown (Belgium). The Division was relieved on April 6, 1919, and by the end of May the most of the men had been demobilized at Camp Dix, New Jersey.

There were many vacant places in the ranks of the returning division, many having met a soldier's death for their country. The battle casualties totaled a third of the strength of the Blue and Gray. They had advanced eight

kilometers into the enemy's country and had taken 2,500 prisoners, captured many cannon and machine guns and other war material.

Commander-in-Chief Pershing summarized the services of the 29th Division overseas:

Though brief, your fighting record is one of which all may be proud. Arriving in France late in June, 1918, the division's period of training behind the lines was cut short and one month later it was put into the Alsace Sector, thereby relieving veteran divisions for battle. At the beginning of the great Meuse-Argonne offensive, it was moved into the line east of the river Meuse. While the division remained in the Corps Reserve, the 58th Infantry Brigade, operating under orders of the Commander of the French 18th Division, made a surprise attack on October 8th, capturing Malbrouch Hill. From October 10 until October 23rd, the division took part in a series of advances to the depth of seven kilometers, taking Grand Montagne and Ridge d'Etrayes. These positions were consolidated for a further advance when, on October 30 the division was relieved.

General Charles G. Morton, who commanded the Blue and Gray throughout its existence wrote, just before it was disbanded:

The record of the division during the year and a half of its history has been superb. At Camp McClellan, Alabama, the organization of the division was perfected, its discipline brought up to a high standard and its training made effective. Those who were not considered up to a proper professional or physical standard were eliminated. The division thus formed was embarked for France in June, 1918, and with but little delay was placed in the trenches facing foes with four years war training behind them. During the two months spent in the trenches the division received its baptism of fire. Immediately after leaving the trenches it was transferred to the First American Army and entered the great fight of the war, the Meuse-Argonne Offensive, where it stayed on the line almost as many days as any division in the army. Its behavior in this great fight brought commendation from the Commander-in-Chief of the American Army, from the Commander of the First Army, from the French Army Corps Commander under whom it served, and from all others under whose notice it came.

Withdrawn from action but a few days before the Armistice was signed, the division was placed in winter billets where under adverse conditions of cold, rain, snow and mud it still maintained the same superb discipline for which it has been famous. The fallen will have the honor of the great country which sent them forth to battle for human freedom and of their comrades in arms.

National Army Men—If the National Guard supplied the first of New Jersey's soldiers, by far the greater number were inducted into the country's forces by way of the Selective Service Law. When America threw in its lot with the Allies, the first great problem to be solved was, by what method

our Nation could best provide man power for the overseas war front. The Old World had been driven to use conscription where this had not been the practice before the outbreak of the conflict. American tradition was against any such undemocratic method. Our history showed how the enforcement of the draft during the later days of the Civil War had been the occasion of fierce opposition and rioting. But to the surprise of the world at large and America in particular, a policy of conscription was promulgated by the President and adopted and practiced with an ease and smoothness quite unparalleled. Said Woodrow Wilson: "The whole Nation must be a team in which every man shall play the part for which he is best fitted." An act of May 18, 1917, provided that the military and naval forces for the war should be recruited by lot from among the adult males of the land (excluding alien enemies), between the ages of twenty-one and thirty inclusive. These limits were extended the next year to eighteen and forty-five, thus calling the entire manhood of the country to arms, if and as needed.

Lest we forget the means and ways by which so remarkable a right about face was made by Americans and a vast army was created with such facility and promptitude, the application of the Conscriptive Act may well be outlined:

The operation of the Selective Service Law and Regulations in New Jersey, as in many states, was based primarily upon the electoral system; and the units for the registration, under the Selective Service Law, were the Boards of Election in each election district. These Boards of Elections sat as registration boards for the four registrations, the first on June 5, 1917, for all the men who had attained their twenty-first birthday and had not attained their thirty-second birthday. The second registration, June 5, 1918, for all men who had attained their twenty-first birthday since the previous registration. The third registration August 24, 1918, for all men who had become twenty-one years old since June 5, 1918, and the fourth registration September 12, 1918, for all men between the ages of eighteen and forty-five years.

The basic unit in the organization is the local board, of which there are one hundred and six, each consisting of three members, who were charged with the classification, physical examination and induction of all qualified men into the military service. These local boards were assisted in their work by about four hundred clerks. Later this force was supplemented, on September 12, 1918, by 128 limited service soldiers. There were authorized for the State three district boards, one for the northern counties, located in Jersey City; one for the central counties, located in Newark; and one for the southern counties, located in Trenton. These boards each consist of five members, one member of which represents business, one labor, one industry, one the legal profession, and one the medical profession. The duties of these boards required action upon appeals of industries for exemption of men claimed to be necessary to the unhampered maintenance of essential war work. It was also the duty

of the district boards to hear appeals of registrants for final decisions of local boards where, in the opinion of the registrants, their particular cases had not been given the proper decision. The district boards were assisted in their work of investigation by one hundred and six government appeal agents, one from each local board, whose duty it was to appeal from the decision of local boards to the judgment of district boards any case where such agent deemed the facts presented did not justify the decision given by the local board. In connection with the last two mentioned units, there were two groups of assistants, namely—the Medical Advisory Boards and the Legal Advisory Boards.

A table of the registration reads :

Total Registration of the State.....	762,485
Total Number Inducted	78,615
Total Number Accepted	72,946
Total Number Rejected	5,229
Rejected, Cancellation of Draft.....	440

While this might seem at a glance to be a low percentage of men to be taken from the total registration, yet it must be said in fairness to the State that these 72,946 men were taken from the 326,236 registrants of the first three registrations and none was taken from the 436,249 of the fourth registration.

There were one hundred and fifteen separate calls for men from New Jersey issued by the War Department. The first call was for a net total of 20,665 men, who entrained at different periods from the beginning of September, 1917, to the end of November of the same year. In connection with this call for men, which is commonly known as "The First Draft," it might be interesting to note that New Jersey stood lowest in the cost per man sent to camp. For each man sent to camp from this State in "The First Draft," the cost to the government was \$2.17.

FREDERICK GILKYSON,
The Adjutant General.

Sent to Camp Dix—All the first call men were sent to Camp Dix, New Jersey's greatest military quarters at Wrightstown, to undergo preliminary training. The thousands from the subsequent more than a hundred calls made upon the State departed to various cantonments all over the United States and abroad. Camp Dix, made so early possible through the financing of the lease of its acres by the State under the direction of the Governor, Walter E. Edge, was named in honor of Major-General John Adams Dix, of the United States Volunteers, and Governor of New York from 1873 to 1875. It was at this camp that the 78th Division was organized from National Army men, as those secured under the Conscriptive Act came to be known. This division consisted of the 155th Infantry Brigade (309th and 310th Infantry and 308th Machine Gun Battalion), the 156th Infantry Brigade (311th and 312th Infantry and the 309th Machine Gun Battalion), the 307th Machine Gun Battalion, the 153d Field Artillery Brigade (107th and 308th [light] and 309th [heavy] Field Artillery, and the 303d Trench Mortar Battery) the

303d Engineers, the 303d Field Signal Battalion, and Trains. At the beginning the New Jersey men were assigned as follows: to the 311th Infantry, 1st Battalion, the men from Union, Monmouth, Ocean counties and Elizabeth and Perth Amboy; 2d Battalion, Hunterdon, Middlesex, Mercer, Somerset counties and Trenton; 3d Battalion, men from Burlington, Gloucester, Camden, Atlantic, Salem, Cumberland, Cape May counties and Camden and Atlantic City. To the 312th Infantry, the 1st Battalion, Newark; 2d Battalion, Jersey City and Bayonne; 3d Battalion, Essex and Hudson counties, Orange, East Orange, Hoboken and West Hoboken. To the 308th Field Artillery, the 1st Battalion, Bergen County, Passaic and Paterson; 2d Battalion, Warren, Sussex, Passaic and Morris counties. As many more National Army men from New York and Delaware formed the rest of the Division, and these eventually were supplemented by recruits from New England and Illinois.

History of the 78th Division—The history of the 78th Division during its months in France as reported in the Adjutant-General's Report for 1918-20, reads:

The first unit of the division arrived in France on May 18, 1918, and the last June 12, 1918.

Immediately upon arrival, the division, less the artillery, was assigned to the 2d Army Corps, then operating with the British in Flanders. Training was begun in the areas around Nilles-les-Blequin, near the Ypres front. For the same purpose the artillery was sent to Camp de Meucon, in Brittany, and did not rejoin the division until October 4th.

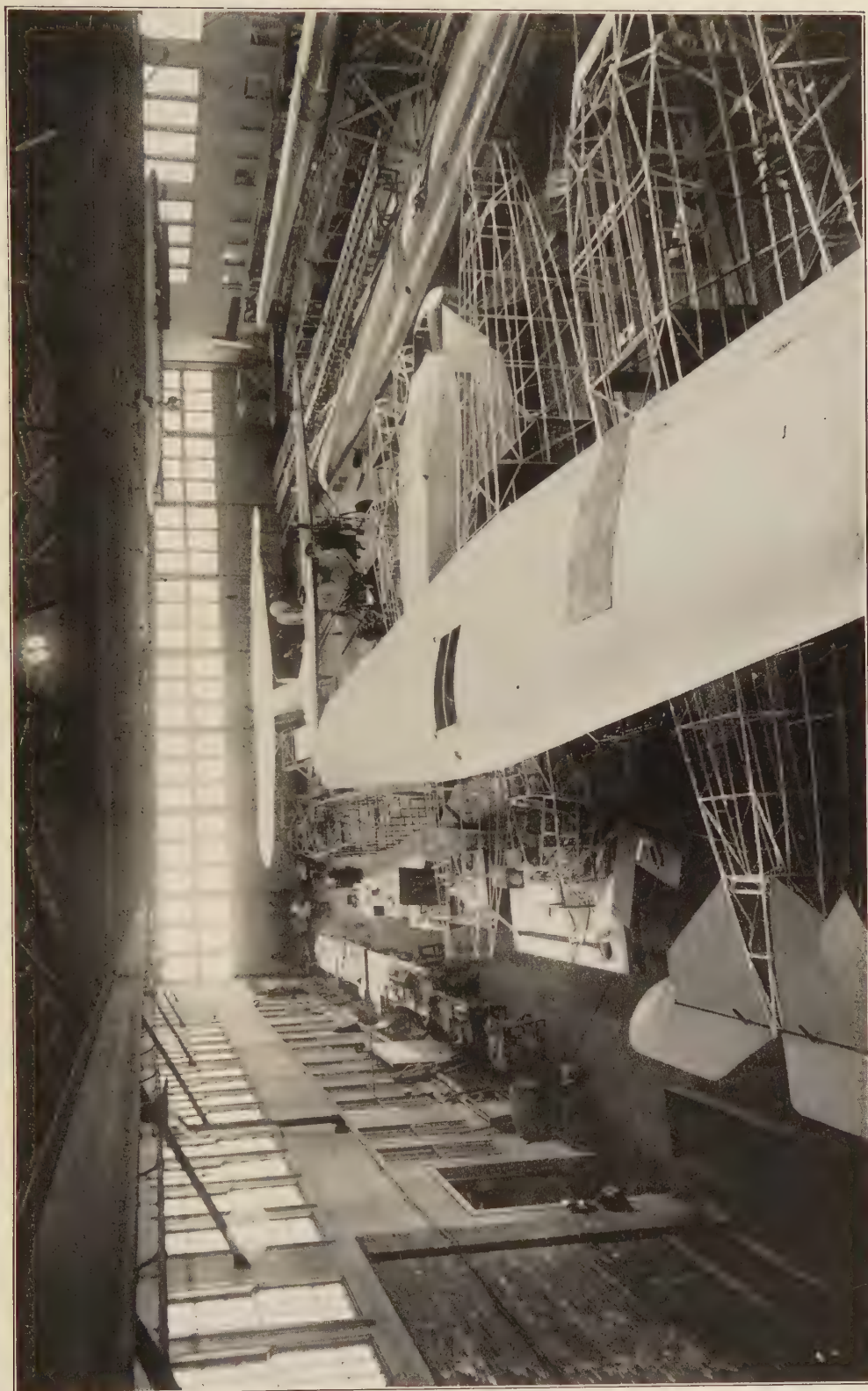
On July 18th the division began moving to the Arras area, and upon arrival headquarters were established at Roellecourt. At this time it was a unit of the First British Army. On August 30th it left the British sector and moved to the area around Bourbonne-les-Bains (Haute-Marne); while at this place orders were received placing it in the reserve of the 1st Army Corps for the St. Mihiel offensive.

Division headquarters were established at Rosieres-en-Haye on the 11th, and on that date troops were moved into reserve position behind the 2d Division. The division remained in reserve throughout the St. Mihiel offensive, and on the night of September 16th relieved the 2d and 5th Divisions in the Limey sector.

This sector had just been taken from the enemy, and it became the duty of the 78th to organize and hold it against counter-attacks. Later on, the enemy's lines were frequently raided in order to divert his attention from the coming Meuse-Argonne offensive.

On October 3d orders were received relieving the division and returning it to the 153d Field Artillery Brigade, which had supported the 90th Division during the St. Mihiel offensive. While in the Limey sector, 2,107 casualties were suffered by the Division.

The relief was completed on the night of October 3-4, and the division moved to the Fôret de la Reine, and thence to the Clermont area in the Argonne sector. On the 10th Division Headquarters were established at Varennes, approximately 22 kilometers northwest of Verdun, on the eastern border of the Argonne Forest. The division at this time was a unit of the 1st Army Corps, then operating as the left flank of the First Army.



HASBROCK HEIGHTS FACTORY WHERE THE ATLANTIC AIRCRAFT CORPORATION BUILDS THE FOKKER AIRPLANE

The 78th Division entered the line on the night of the 15th, relieving the 77th on a front of approximately 5 kilometers, running from the southern edge of Grand Pré east to the Moulin d'en Bas, 1 kilometer west of St. Juvin, on the Grand Pré-St. Juvin road. From this position an attack was launched on the morning of the 16th, with the town of Grand Pré and the Bois de Loges as objectives. The southern part of the town had previously been entered by the 77th Division, but the town proper was still in the possession of the enemy. It was not until October 27th, after days of severe fighting, that the town was definitely cleared of the enemy.

The Bois de Loges, to the northeast of Grand Pré, was reached in the initial attack, but could not be held, and on the 20th, the division's lines were again withdrawn to the Grand Pré-St. Juvin road. The Bois de Bourgogne, to the northwest, controlled the Bois des Loges, and before the latter could be taken the enemy must first be dislodged from the Bois de Bourgogne. A liberal use of artillery on November 2d made the woods untenable, and the Bois de Bourgogne was occupied without serious opposition. From this point the division pushed on and captured the town of Briquenay. At the close of the day the line ran from a ridge 1 kilometer north of Beffu, across the Canal des Arches, into the northern part of the Bois de Thénorgues. The advance continued on the 3d, and the towns of Briuelles-sur-Bar, Chatillon-sur-Bar, Verrieres and Boulton-aux-Bois were reached. At the latter town connection was reestablished with the French, after having been lost in the Bois de Bourgogne. A slight resistance offered at the Bois de Sy was quickly overcome. Division Headquarters were established at Briuelles-sur-Bar on November 4th.

The division was relieved on the 5th and moved south to the area near Ste. Menchould for a period of rest. Four thousand, nine hundred and ninety-nine casualties were suffered in the offensive just concluded.

The latter part of November a move was made to a rest area in the Côte d'Or, and headquarters established at Semur-en-Auxois. During the last week in April, 1919, the division began moving to ports of embarkation. Division Headquarters sailed from Bordeaux May 24th, and arrived at New York June 6th.

The division had four different Commanding Generals, as follows:
Major-General Chase W. Kennedy, August 23-December 27, 1917.
Major-General Hugh L. Scott, December 28, 1917-March 15, 1918.
Brigadier-General James T. Dean, March 16-April 20, 1918.
Major-General James H. McRae, April 21, 1918, to date of demobilization.

Twenty-one days were spent in active sectors and seventeen in quiet ones; 432 prisoners were captured and 7,245 casualties suffered.

Extracts from General Pershing's cabled communiques relating to the 78th Division:

May 17, 1918. It is understood that the following divisions are assigned to 3d Corps (78th, 3d, 5th, 27th, and 33d). Please repeat designations of other divisions.

October 5, 1918. 78th Division reported evening October 14th: "Successful daylight raids on enemy observation and liaison posts after artillery preparation. We captured 9 prisoners and 3 machine guns."

October 20, 1918. 78th Division reported evening October 19th: "We have pushed our lines forward to Bellejoyeuse Farm and are mopping up

Bois des Loges. Enemy is resisting stubbornly with machine guns and grenades. Artillery active on both sides."

October 20, 1918. 78th Division reported afternoon October 20th: "Enemy machine guns very active; heavy artillery fire on both sides; our line withdrawn to Grand Pré-St. Juvin Road."

October 23, 1918. 78th Division attacked this morning between Talma Farm and Grand Pré: advancing slow in the face of stubborn machine gun and artillery resistance; reaching ridge of Talma Farm and foot of hill north of Grand Pré, but forced to fall back later at both points; 75 prisoners and 8 machine guns taken. Patrol which entered Brieculles last night found village unoccupied and being shelled by enemy.

October 26, 1918. It was reported at 5:50 P. M. o'clock evening October 25th: 78th Division is along ridge in Bois Bourgogne and advancing satisfactorily. Very heavy bombardment in region of Grand Pré. Intense end of activity in . . . Bois d'Etrayes.

October 27, 1918. 78th Division reported afternoon October 27th: "Our troops have completed occupation of right of way north and northwest of Grand Pré."

October 28, 1918. It was reported at 6:25 o'clock evening October 27th: "Northeast of Grand Pré patrols of the 78th Division, early on the morning of October 27th, entered Labelle Joyeuse, which they found unoccupied."

October 31, 1918. 78th Division reported evening October 30th, active patrolling in sector during 24 hours ending 3:00 P. M., October 30th.

November 1, 1918. 78th Division reported afternoon November 1st: "Our troops attacked this morning in First Army Offensive, meeting heavy machine gun fire in the vicinity of Bois des Loges. Enemy established in strong positions; remainder advance continued slowly."

November 4, 1918. 78th Division reported evening November 2d: "Our troops already have driven the enemy from the Bois des Loges and are closely following his retreat."

Battle engagements of 78th Division:

- (1) St. Mihiel Offensive, France, 12 September-16 September, 1918.

Organizations entitled to silver bands:

- 307th Field Artillery Regiment.
- 308th Field Artillery Regiment.
- 309th Field Artillery Regiment.

- (2) Limey Sector, France, 16 September-5 October, 1918.

Organizations entitled to silver bands:

- 309th Infantry Regiment.
- 310th Infantry Regiment.
- 311th Infantry Regiment.
- 312th Infantry Regiment.
- 307th Machine Gun Battalion.
- 308th Machine Gun Battalion.
- 309th Machine Gun Battalion.
- 303d Field Signal Battalion.
- 303d Engineers.

- (3) Meuse-Argonne Offensive, France, 16 October-5 November, 1918.

Organizations entitled to silver bands:

Same as in (2), with addition of:

307th Field Artillery Regiment.

308th Field Artillery Regiment.

309th Field Artillery Regiment.

(4) Toul Sector, France, 27 August-7 October, 1918.

307th Field Artillery Regiment.

308th Field Artillery Regiment.

309th Field Artillery Regiment.

Other Groups—These are stories of the two sections of the American forces in which there were sufficiently large groups of New Jersey soldiers to make them of more than ordinary interest to people of the State. But only a small part of the total number of our soldiers were therein concerned. There are records on file in the Adjutant-General's office showing that Jersey-men also served in the 1st, 2d, 3d, 4th, 5th, 27th, 77th, 79th, 80th, 82d, 87th, and 88th Divisions. Then, as it already has been mentioned, the 1st Ambulance Company, National Guard, of Red Bank, was with the 42d Division, the "Rainbow Division," one of the first to embark for France. The Naval Militia Brigade, consisting of the 1st Battalion, stationed in Newark and Jersey City, and the 2d Battalion in Camden, were mobilized April 6, 1917, and its members were distributed throughout the navy so that it is impossible to trace their career except as individuals. There were almost 50,000 Jersey volunteers over and above the National Army men, in the American Army, Navy and Marine Corps, and an unknown number who entered the Allied Armies. Although twelve years have passed since the Armistice, the records gathered at Trenton are far from complete, and have still to be classified and made accessible. For that matter the Federal Army authorities are still registering changes in the number of casualties sustained by our troops in the World War.

The State Militia—There remains a phase of the military history of the State in the late war which merits more than passing notice. When the National Guard was Federalized, New Jersey was left without a State Militia at a time when such troops were needed. Steps were taken, in 1917, to correct this evil, when the State Militia was organized to meet any emergency which might arise within its borders. The militia was solely a State affair, under the control of the Governor, subject only to call for duty within New Jersey and then, except in a great time of stress, not to do duty guarding public utilities, bridges, war industries, or points within the State under the control of the Federal Authorities. Enlistment was for the period of the war plus one year, and all males were admissible between the ages of 21 to 45 who for any reason were prevented from entering the Federal service. It gave the opportunity for service to the many men who were disappointed by their inability to perform overseas military duty. It is a matter of note that from this body of home troops, made up chiefly of men disqualified from National service, and never reaching a strength of four thousand, some 1,043

men were honorably discharged from the militia to enter the military or naval services of the United States and our Allies.

The organization consisted of an Adjutant-General's Department, Quartermaster Corps, Department of Rifle Practice, Inspector General's Department, Judge Advocate General's Department, Medical Department, Dental Corps, Ordnance Department, Chaplains, seven battalions and two separate (colored) companies of infantry with an authorized strength of 4,814, stationed in Asbury Park, Atlantic City, Bayonne, Bloomfield, Bridgeton, Camden, Cape May, Chatham, Clayton, Dover, East Orange, Elizabeth, Flemington, Hackensack, Hoboken, Jersey City, Lakewood, Mount Holly, New Brunswick, Newark, Newton, Orange, Passaic, Paterson, Phillipsburg, Red Bank, Rutherford, Salem, South Amboy, Summit, Trenton, Union Hill and Westville. The actual strength of the organization on July 1, 1918, was 3,467.

State Militia Reserve—The State Militia Reserve was of a character somewhat similar to the State Militia, and was made a part of the military forces of New Jersey in 1918, by an act of the Legislature. It had its origin in the Volunteer Home Guard movement, organized for the purpose of reinforcing the local police forces, fire companies, watchmen of water and power plants and public utilities whose interrupted functions would seriously hamper the community comfort and welfare and possibly the activities being carried on for the promotion of the war. The Militia Reserve reached a top strength of 8,068, divided into 106 units.

The units were organized into battalions and separate companies, generally distributed over the State, and given the designations of Bayonne Machine Gun Company; Belmar Battalion Home Guards, Companies A and B; Belvidere Home Guards; Bergen County Battalion, Company A, River Edge; Company B, Hillsdale; Company C, Hasbrouck Heights; Company D, Oradell; Bernardsville Infantry Company; Bloomfield Guards, Companies A and B; Caldwell Home Defense Company; Camden Battalion, Companies A, B, C and D; Clark's Home Guard, Newark; Cliffside Home Guard; Cranford Home Guard; Dover Home Guard; East Orange Battalion, Companies A, B, and C; Elizabeth Battalion, Company A, B, and C; Englewood Battalion, Companies A and B; Fanwood Company; Flemington Home Guard; Garfield City Home Guard; Glen Ridge Battalion, Companies A, B, and C; Haddon Heights Company; Hammonton Home Guard; Jersey City Home Defense League, Companies A, B, C, D, and E, and Troop A; Lambertville Home Guard; Linden Home Guard; Mahwah Home Defense Company; Maple Shade Home Guard; Merchantville Home Guard; Metuchen Home Guard; Millburn Company; Millville Home Guard; Montclair Battalion, Companies A, B, C, and D, and Lewis Machine Gun Company; Moorestown Home Guard; Morristown Infantry Battalion, Companies A, B, C, D, and E; New Brunswick Militia Reserve, Companies A and B; Nutley Battalion of Infantry, Companies A, B, C, and D; Orange Battalion, Companies A and B, Orange; Company C, West Orange; Company D, South Orange; Palisade

Unit Defense League; Passaic Battalion, Companies A and B, Paterson, Company C, Passaic, Companies D and E, Rutherford; Pequannock Township Company, Pompton Plains; Perth Amboy Battalion, Companies A, B, C, and D; Ramsey Home Guard; Ridgefield Park 1st Company; Ridgewood Battalion, Companies A, B, and C; Riverton-Palmyra Company; Roseville Battalion, Newark, Companies A, B, C, D, and E; Scotch Plains Home Defense League; Spring Lake Home Guard; Stirling Infantry Company; Company B, Summit Militia Reserve; Tenaflly Company of Infantry; Verona Guard; Vineland Home Guard; Waldwick Home Guard; Westfield Company; Woodbridge Battalion, Companies A and B, Woodbridge; Company C, Carteret; Company D, Hillside Township.

The Adjutant-General, Frederick Gilkyson, expressed his appreciation of these two State organizations:

The advantages of having within the State a military force adequate to meet any emergency that might arise was apparent many times during the absence of the National Guard in the Federal service. The services of the Militia and Militia Reserve contributed an interesting chapter to the military history of New Jersey, during the war, and the State owes the officers and enlisted men of those organizations a debt of gratitude for the splendid patriotic spirit displayed in cheerfully rendering all the services possible which circumstances and their obligations at home would afford.

The Armistice and After—At the eleventh hour of the eleventh day of the eleventh month of 1918 active hostilities on the battle front ceased. The war machinery of the country had to be put in reverse. The men in the cantonments and camps of the United States must be released; the millions abroad must be brought home. A grateful people desired to welcome in the most whole-hearted manner the boys who had gone from their sections, and elaborate plans were made looking to this event. Unfortunately, it was almost as difficult to speed up the return of the troops as it had been to embark them. The American Expeditionary Forces were brought home in detachments all through the summer of 1919 and demobilized at various camps and places. Receptions on a large scale were impossible, but appropriate honors were given some as they gaily marched in service uniforms down the streets of their home towns. The Legislature passed enactments intended for the practical benefit and preference of the former soldiers of the State during that period of rehabilitation following the war. A bonus was voted all persons who had participated in the war, with a \$12,000,000 fund to cover the payments, an amount which proved ample. Many memorials have been erected or started in all parts of New Jersey, quite a few of which are still uncompleted or not even begun, as for example the prospective million dollar memorial of Trenton and Mercer County.

There can be no question of New Jersey's gratitude to the boys who served so valiantly and well at home and abroad, nor can we fail in the appre-

ciation of those who made the priceless sacrifice of their lives for their country. But it may be that the first fine fervor of gratitude and appreciation has cooled slightly and the words expressed by Governor Edge more than a decade ago may bear repetition :

The heart of every Jerseyman quickens with pride and adoration as we contemplate their patient fortitude, the cheerful sacrifices amid the cruel punishment and indescribable discomforts of St. Mihiel, their stout courage under the fire baptismal of Belleau Wood, their dogged persistency in the Argonne and before Verdun, and their irresistible valor and triumphant achievement on the Meuse and at Sedan. Our enthusiasm is unbounded, our appreciation defying expression, when we realize that the Jersey doughboy pointed the wedge that crumbled the citadel of the Huns' defiance at Grand Pré, that when the hostilities ceased it was the Jersey doughboy who was right at the heels of autocracy's forces, fleeing in disorder across the Meuse and beyond.

They fought our battles of war for us ; now let us fight their battles of peace for them.



NEW JERSEY'S PRESENT GOVERNMENT.

By Hugh McD. Clokie, M. A.,

Assistant Professor of Political Science, Rutgers University.

Chapters LI-LV, Inclusive.



PALMER STADIUM AT PRINCETON UNIVERSITY



NEWARK AIRPORT

Soon to be the Eastern terminus of the trans-continental air mails. Under construction by the City of Newark and planned for extensive commercial use. Covers 500 acres. Completed cost, \$6,000,000

CHAPTER LI.

THE LEGISLATURE.

The legislative power in New Jersey is by the Constitution vested in a Senate and General Assembly. (Art. IV, Section I, Par. I). This bicameral system has a long historical background. For our purposes it is enough to say that it comes from the colonial period and from the Federal Constitution. The Senate, newly named in 1844, is a lineal descendant of the old Governor's Council which, by the time of the Revolution, had really become a Legislative Council no longer presided over by a Governor, and which, in the Constitution of 1776, was established as a Legislative Council. The change that had taken place was that the members, instead of being appointed by the crown, were, after 1776, elected, one from each county annually. From the Federal Constitution the Convention of 1844 took the principle of differentiating between the tenure of the upper and lower Houses and made the Senators' term three years, one-third being renewed each year. The principle of equal representation for the counties was retained. It has usually been thought that the Senate is, therefore, a continuous body in the same sense that the United States Senate is a continuous body. But the courts have held that, although the three types of Senators have been copied from the Constitution, the Senate is not a permanent body and does not have a permanent presiding officer as does the United States Senate.¹

The lower House takes its name as general Assembly, it will be remembered, from that struggle in colonial times in which it forced the council to assent to its use of that title. Under the Constitution the Assembly is composed of 60 members as a maximum, representing the counties, apportioned as nearly as possible according to population after each Federal census. County representation in the Assembly at the present time is as follows:—Essex, 12; Hudson, 11; Passaic, 5; Bergen, 4; Union, 4; Camden, 3; Mercer, 3; Middlesex, 3; Atlantic, 2; Monmouth, 2; and the other 11 counties one member each. This apportionment is made obligatory upon the Legislature "at its first session after the next and every subsequent enumeration or census."² This led to a contest in 1923 for the first session after the 1920 census had failed to re-apportion the assemblymen and an attempt was made to prevent any future Assembly performing this duty. But it was held by the courts that the duty of re-apportionment was not destroyed or removed from succeeding Legislatures and might be performed by the Legislature of 1922.³

The Legislature of New Jersey does not perform its function of repre-

¹ *State, Wirts v. Rogers*, 56 N. J. L., 180. 1894.

² Art. IV, Section III, Par. I.

³ *Botti v. McGovern*, 97 N. J. L., 353, 1923.

sending the New Jersey voters in any equitable sense. This is supposed to be one of the major functions of the Legislature; namely, that of representing public opinion. The Senate does not do this for as one writer has briefly stated it "in New Jersey eight counties have four-fifths of the population, and have eight Senators, while the other thirteen counties have thirteen members."⁴ This of course is inevitable with the equal representation of counties so diverse in size, population and economic resources. Few other states in the Union have maintained such a basis for the upper chamber and an attempt nearly 60 years ago to remedy this met with failure.

This inequitable representative system is just as true for the Assembly, but for different reasons, the chief of which is the provision respecting the composition of the Assembly which is to be "of members annually elected by the legal voters of the counties respectively."⁵ This has been interpreted by the courts to mean that each voter is entitled to vote for all Assemblymen from the county and that the county may not be divided into Assembly districts but must be upon a general ticket "at large."⁶ The result of this is that some counties have large delegations, and a plurality for one party carried the entire State regardless of the large opposition vote. Examples of the effect in practice are to be found in these two cases. In 1917 the popular vote in New Jersey Assembly elections was:

Republican	173,461	
Democratic	138,752	
Socialist	29,460	
Prohibition	} in all but four counties	12,061
Socialist-Labor		1,740
Independent Clean Government.....		14,554
Total Vote	370,028	

The Democrats carried three counties with a plurality of 27,722. The Republicans captured 46 seats in the Legislature and the Democrats 14. Whereas if the representation was based upon popular vote according to any fair system of proportional representation the membership of the Legislature would have been:

Republicans	28
Democrats	23
Socialists	5
Prohibitionists	2
Independent Clean Government.....	2

From this case it will be seen that a combination of the opposition parties could have outvoted the Republicans on any point. More recently the situation has been quite as unjust. In 1928 the Democrats carried only two counties but with a plurality of 55,072. The total votes were:

⁴ W. F. Dodd, *State Government*, p. 156. Second Edition, 1928.

⁵ Art IV, Section III.

⁶ *Morris v. Wrightson*, 56 N. J. L., 126, 187, 1893. Reaffirmed in *Smith v. Baker*, 64 Atl. R., 1067, 1906.

Republican	855,456	
Democratic	570,486	
Workers	182	
Socialist	} in all but four counties	1,885
Socialist-Labor		109
Fusion		94
Total Assembly Vote.....		1,428,212

These figures would entitle the Democrats to 24 members and the Republicans to 36, whereas in fact the Republicans had the enormous number of 48 and the Democrats but 12 members.

Control of the Legislature has not fluctuated very much in recent years. After the Constitution was first drafted, from 1845-52 both houses were under a Whig majority; from 1852-60 the Democrats controlled more or less; and from then during the Civil War and in the years of reconstruction until 1879 the parties fluctuated considerably. From 1879 to 1888 the Senate was Republican and the House sometimes Republican and sometimes Democratic. From 1889-93 the Senate was variable but the House consistently Democratic. Since 1894, however, the two Houses have been Republican with almost unbroken continuity the Senate being Democratic only in 1913-14 and the Assembly in 1907, 1913 and 1914.

One would therefore expect that with such continuous control of both Houses in the hands of one party, the advantages of harmony in the bicameral system would be attained. The purpose of having two chambers may be to represent different sectional interests or different class divisions. Indeed the maintenance of equal county representation in New Jersey has been defended upon the ground of balancing the urban communities by the rural. But apart from this, one main result of the bicameral system is to act as an obstacle to legislation, to establish further checks and balances in the Legislature by setting one House against the other. We have seen, however, that the New Jersey Legislature is rather heavily in favor of one party which has had more or less continuous control for the last forty years. It will be pointed out below that legislation has not been hindered nor has it been improved by having the two Houses in the control of the same party, although it does certainly secure legislative unity in the relations between the Governor and the Legislature.

The sessions of the Legislature are annual, commencing on the second Tuesday in January and lasting usually from two and a half to three months, although on occasion they run throughout the whole year with frequent recesses as in 1907, 1920, 1926 and 1928. Senators are elected for three years, Assemblymen for one year. New Jersey and New York are the only states in the Union which have annual elections for Assemblymen, and New Jersey is among the five states which have annual sessions. Alabama has quadrennial sessions and all the other states have sessions once in two years. The members of the Senate must be 30 years of age, citizens of the State for four years and of the county from which they shall be chosen for one year; Assemblymen shall be 21 years of age, citizens of the State for two years

and of the county from which chosen for one year. They receive as compensation \$500 per annum, a provision which was inserted in 1875 in place of the original 1844 provision for the payment at the rate of not more than \$3 a day for a period of 40 days and one-half that rate for any further period.

The personnel of the Legislature is quite varied and its members represent diverse elements of the community. This does not mean, however, that the representation is in any way in accordance with the economic or social grouping of the population. It simply means that the men who have got into the Assembly and Senate have come from divergent groups. It is difficult to classify the members. Among business men will be found a brewer, a bath proprietor, salesmen, clerks, manufacturers of toys, store keepers and men whose vocations change with great frequency. For example one year a certain Senator was a "journalist" and the next year he was in the "advertising business." Similarly an Assemblyman who entered the Assembly a "conductor" left the Assembly "connected with the Operating Department of the Pennsylvania Railroad." The largest single group of members are the lawyers. Thirty-six per cent. of the Assemblymen and almost forty-five percent. of the Senators are or have been lawyers. This is quite different from the majority of other states, in which farmers dominate the Legislatures. In this respect it must be remembered that perhaps the lawyers are unusually well qualified, if not as representatives, at least as law makers. They are presumed to know the law as it is and may therefore possibly be specially informed upon what it should be. Lord Bryce in addressing the New York Bar Association in 1908 remarked, "the great profession to which you belong has a special call to exert . . . its influence which has often been exerted for the benefit of the nation. You know such weak points as there may be in the existing legislative machinery. You know that as practi-

YEAR.	SENATE.		ASSEMBLY.	
	Rep.	Dem.	Rep.	Dem.
1908.....	14	7	40	20
1909.....	13	8	45	15
1910.....	15	6	41	19
1911.....	12	9	18	42
1912.....	11	10	37	23
1913*.....	9	12	8	51
1914.....	10	11	23	37
1915.....	11	10	38	22
1916.....	13	8	40	20
1917.....	15	6	44	16
1918.....	15	6	46	14
1919†.....	14	6	30	30
1920.....	15	6	33	27
1921*.....	15	6	58	1
1922.....	16	5	45	15
1923.....	17	4	44	16
1924.....	17	4	42	18
1925.....	18	3	47	13
1926*.....	18	3	46	13
1927.....	17	4	48	12
1928.....	18	3	46	14

*Denotes vacancy in the Assembly.

†Denotes vacancy in the Senate.

cal men who can apply practical remedies you possess opportunities beyond any other section of the community for reforming and guiding and enlightening the community in all that appertains to legislation."⁷ There is an increasing number of college graduates not only among the lawyers and among the few engineers, doctors, dentists, clergymen, and educators who have found their way into the Legislature, but also in recent years among manufacturers, bankers, journalists, etc. A few members of the Legislature possess names which indicate a connection with the past and whose ancestry may indicate inherited wealth or previous political activity in the State. The large majority is representative of the so-called middle class. It is impossible to say how many are professional politicians although many of the biographies published in the Legislative Manual each year contain the words "Mr. So-and-So has always taken an active part in politics." In 20 years there is only one case of a denial of participation in politics, a farmer asserting in 1916 that he "was never active in politics before his election to the Assembly."

With respect to the experience of the legislators it must be admitted that the two Houses and their duties or compensation are not sufficiently attractive to draw and hold men for any length of time. It is true that in

POLITICAL EXPERIENCE OF THE MEMBERS OF THE NEW JERSEY LEGISLATURE, 1908-1928.

YEAR.	THE SENATE.					THE HOUSE OF ASSEMBLY.		
	"Holdovers."	Reëlected.	Former Assemblymen.	Former Public Officers.	No Experience.	Reëlected.	Former Public Officers.	No Experience.
1908	14	3	3	1	.....	32	15	13
1909	13	5	1	.....	2	36	17	7
1910	15	4	2	.....	.....	34	19	7
1911	14	3	1	2	1	24	14	22
1912	13	1	3	2	2	26	19	15
1913	15	1	2	2	1	17	21	21
1914	14	3	3	1	.....	31	11	18
1915	13	6	.....	2	.....	27	12	21
1916	15	2	2	2	.....	41	7	12
1917	14	.....	4	3	.....	31	10	19
1918	13	3	2	2	1	29	10	21
1919	14	2	2	1	1	30	9	21
1920	14	1	4	2	.....	39	9	12
1921	13	5	1	2	.....	30	13	16
1922	15	3	2	1	.....	33	9	18
1923	14	6	1	.....	.....	37	8	15
1924	13	3	1	4	.....	29	7	24
1925	15	4	1	.....	1	32	14	14
1926	14	5	2	.....	.....	46	4	9
1927	13	4	2	1	1	39	6	15
1928	15	2	2	1	1	43	4	13

NOTE—The term "reëlection" includes all former members.

⁷ *University and Historical Addresses*, pp. 103-05.

the last few years there is an increasing tendency to reelect members of the Assembly so that while the number of former members was but 29 per cent. in 1913, it was 76 per cent. in 1927, which may merely represent greater stability of party organization now than formerly. This must be qualified by the fact that they do not remain more than two or three years at the utmost. And the number who have occupied some former public office has ranged from as low as 6 per cent. up to 35 per cent. The Senate of course draws largely upon the Assembly. Frequently one-half of the members of the Senate have served two or three terms in the Assembly. And in the last 20 years there have been only 11 men without experience in public office in the Senate. It is interesting to notice that rarely has a Senator been elected at a later time to the Assembly it being the boast of Mr. Nichols, of Cumberland county, that he was "the only citizen of New Jersey ever chosen to represent a district in the House of Assembly, was afterwards made Senator, then returned to the House and finally reelected to the Senate."⁸

OCCUPATIONS OF THE MEMBERS OF THE ASSEMBLY OF NEW JERSEY FROM 1908 UNTIL 1928.

PROFESSION OR EMPLOYMENT.	1908.	1909.	1910.	1911.	1912.	1913.	1914.	1915.	1916.	1917.	1918.	1919.	1920.	1921.	1922.	1923.	1924.	1925.	1926.	1927.	1928.
Law	18	18	20	19	28	25	28	26	22	19	16	19	21	14	23	25	25	24	23	26	22
Medicine	2	..	1	1	2	1	1	..	..	1	3	1	1	4	2	..	..	..	..	1	2
Engineering	1	2	4	6	2	1	1	2	..	2	2	1	1	1	1	1	2	4	5	3	2
Business	19	24	20	19	19	27	17	17	22	19	23	25	23	21	17	21	22	15	13	13	18
Farming	5	5	5	6	2	1	3	4	4	5	4	4	6	6	6	6	4	5	4	1	2
Journalism	3	4	3	1	1	3	3	3	1	3	2	1	1	1	2	3	2	3	3	4	3
Teaching	2	1	..	..	1	..	..	..	..	2	2	..	..	1	1	..	..	..	..	..	..
Chemistry	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Pharmacy	1	1	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	1	1	..	..
Veterinary Doctor	..	..	..	..	..	..	..	1	1	..	..	..	..	..	..	..	..	..	..	..	..
Club Women*	..	..	..	..	..	..	..	..	..	..	..	..	..	2	2	3	4	5	7	9	7
Printer	..	..	1	2	1	1	1	..	1	1	1	1	1	2	2	2	..	..	..	..	..
Plumber	..	..	..	..	..	..	1	1	2	2	1	2	2	..	..	..	1	..	..	..	..
Architect	..	..	..	..	..	..	..	..	..	1	1	..	..	..	..	..	..	..	..	..	..
Undertaker	1	1	1	..	..	1	2	1	2	..	1	2	..	..	..	..	..	..	1	1	1
Blacksmith	1	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..
Salesmen	..	..	..	1	1	..	1	1	1	1	1	1	..	1	1	1	..	..	..	..	..
Painting and Decorating....	1	..	..	..	..	..	..	..	1	2	..	..	..	..	..	..	..	..	..	..	..
Dentists	1	1	..	..	..	..	..	..	..	1	1	..	..	1	1	..	..	1	1	1	1
Hotel Men	..	..	..	..	..	..	..	1	1	..	..	..	..	..	..	..	..	..	..	1	..
Civil Service	1	1	2	..	..	..	1	..	..	..	..	..	..	1	..	1	..	..	..	1	..
Mason	..	..	1	..	..	1	..	..	..	..	..	..	..	1	..	1	..	..	..	..	..
Musician	..	..	..	..	..	..	1	1	..	..	..	..	..	..	1	..	..	..	..	..	..
Miller	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Minister	..	1	..	..	..	..	..	1	1	1	..	..	..	2	1	..	..	..	..	..	..
Trainmen	..	..	1	1	..	..	..	1	..	..	1	1	..	..	..	..	..	..	..	..	..
Water Trans.	..	..	..	..	..	..	..	..	..	..	..	1	1	..	..	..	..	..	..	..	..
Truckmen	..	..	..	..	..	..	..	..	..	..	..	1	1	..	..	..	..	..	..	..	..
Accountant	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	1	2	1	1	1
Miscellaneous†	2	..	..	3	3	1	..	..	1	..	..	..	..	1	..	..	..	..	..	..	..

*Club women includes one lawyer and two teachers.

†Miscellaneous includes cemetery superintendent, hatter, efficiency expert, photographer, sanitarians, boiler-makers, machinists, carpenters, potters, foundrymen.

⁸ *Legislative Manual*, 1911, p. 290.

The most important feature in connection with any Legislature is the procedure and the method of conducting business in the two Houses. In this respect the source of information as to what goes on at Trenton is dependent largely upon hearsay and upon the accounts, more or less garbled, published in the newspapers, from time to time. Probably no State Legislature publishes a verbatim report of its proceedings. In 1915 Mr. Root proposed that the New York Legislature should publish a stenographic report but the suggestion was not adopted. The result is that the *Journal* and *Minutes* contain only the bare skeleton of the process of legislation and government. As the majority party for the last 40 years has been Republican more or less continuously, when we speak of the majority party it will be synonymous with the Republican members.

The most important influence seems to be the caucus. The caucus is an informal meeting of the members of a party for the determination of policy and political manoeuvres. It is undoubtedly under the control of the older members, and perhaps as some allege, of the boss or ring. It is in the caucus that the party officially determines upon the selection of the legislative officers; the speaker, the floor leader, clerk of the house, as well as upon the vote of the members upon bills in the House. Although the Assembly is the voice of the people expressed upon political matters there is little debate of policy upon the floor of the House. The important work is done outside the Assembly hall behind closed doors in personal conferences and nominally in committee meetings. The speaker is obviously the most important man in the House. He has five powers which make him decidedly influential. There has been no counterpart in this State of the "Revolt" that took place in Congress in 1910 and accordingly the speaker is still in the full enjoyment of his old powers which are:—Appointment of committees, assigning bills to committees, recognition of members who may speak, making rules on points of order and largely controlling the order of legislation. The Rules of the two Houses provide that there shall be 33 committees in the

OCCUPATIONS OF THE MEMBERS OF THE SENATE OF NEW JERSEY FROM 1908 UNTIL 1928.

PROFESSION OR EMPLOYMENT.	1908.	1909.	1910.	1911.	1912.	1913.	1914.	1915.	1916.	1917.	1918.	1919.	1920.	1921.	1922.	1923.	1924.	1925.	1926.	1927.	1928.
Law	8	7	6	7	10	11	9	8	11	14	12	12	11	11	8	8	10	9	9	7	10
Medicine	1	1	1	1	2	2	2	2	1	1	1	1	1	1	2	2	1	1	1	2	2
Engineering	1	1	1	1	...	...	...	...	...	...	...	...	...	...	1	1	1	1	1	1	1
Farming	...	1	1	1	1	1	1	2	2	2	1	2	1	3	4	4	4	3	3	1	...
Journalism	...	...	...	2	2	2	1	1	1	...	...	...	1	1	1	...	...	1	2	...	...
Pharmacy	1	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Teaching	...	...	1	1	1	...	...	...	...	...	...	...	1	1	1	...	...	1	2	...	...
Salesmen	...	...	...	...	...	...	...	...	...	1	1	...	...	...	...	...	...	...	...	...	...
Hotel Men	...	...	...	...	...	...	...	1	...	...	...	1	1	1	...	...	...	...	...	...	...
Blacksmith	...	...	...	...	...	1	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Mariner	...	1	...	...	1	1	1	1	...	...	...	...	...	...	1	1	1	1	1	1	1
Business*	10	15	15	13	14	14	14	11	14	17	15	14	14	14	12	11	12	11	11	10	13

*Including real estate, banking, manufacture (all phases of commercial enterprise not listed).

House, 26 in the Senate and 18 joint committees. Three of the five members of each committee in the House and two of the three members of the Senate committees are regularly of the majority party. Not all committees are of equal importance and it may be expected that most of these committees have no business. There are perhaps half a dozen committees in each House that are important and to which the major legislation is referred.

Every member of the Legislature seems to have a natural right to introduce as many bills as he pleases. It is a frequent thing, therefore, for from 700 to 1,200 bills to be introduced. The following tabulation of the number of bills introduced in three successive years is typical:

	1919.	1920.	1921.
House	515	568	556
Senate	245	348	342
Total	760	916	898

Of course it is obvious from the statute book that not all of these passed. In 1919 with a Republican Governor, 331 passed both Houses, 499 failed, 53 were vetoed by the Governor, and 21 were returned to the House of origin for further consideration. Two years later with a Democratic Governor and a Republican Legislature the situation was about the same. 385 bills passed both Houses out of the 898, 10 were vetoed by the Governor outright and were repassed and 32 fell before his pocket veto.

The Governor therefore accounts for the rejection of only 1/30 to 1/20 of the bills. Nor must it be thought that this flood of bills is reduced by the operation of bicameralism and the check which one House has upon the other. In a typical year such as 1921 only in 17 cases did the Senate produce a "substitute" bill and in only 30 cases did the House do so. It is evident, therefore, that so far as one House checking the other goes bicameralism in New Jersey is not a safeguard against legislation.

That only between one-third and one-half of the bills introduced became law is due neither to the Governor nor to the existence of two Houses. The cause is to be found in the committee system. Any member may introduce any bill but it takes influence to get it passed. When a bill is introduced it is given a number and assigned to a committee. While it is provided in the rules that no committee "shall report a bill adversely without first notifying the introducer,"⁹ the committee does not have to report the bill at all. The result is that most bills die in committee. Not only must a man belong to the majority party to stand any chance of having his bill reported, but he must have influence with the chairman of the committee—the most important thing—and with the leaders of the House in order to get the bill put on the calendar for consideration. The pressure of work is so great and the hundreds of bills so much greater than the Legislature can attend to that it is necessary for the leaders of the majority party shortly before the adjourn-

⁹ *Rules of the Assembly*, No. 64.

ment of the Legislature to meet and decide upon the legislation which will be pushed through in the short remaining period.

Not only do most committees have no important work, but even of those which do it is said that they rarely meet. Public hearings are scheduled and held from time to time by committees, but it is frequently alleged and indeed often admitted that these hearings are more for the satisfaction of the public than for the effect upon legislation. Legislative committees do have the power of summoning witnesses and of compelling their attendance and it has been held that the failure to comply with this may be a misdemeanor.¹⁰ Usually the majority members of the committee have already determined what their action will be. If the majority members decide upon a bill it may be the one introduced by a private member or the bill may be completely changed. The minority members will perhaps be notified and perhaps not. The bill will be reported and if the chairman of the committee is a sufficiently prominent member of the party in control, he may push his measures through the Assembly.

This is no place to consider the question of corruption and bribery in the Legislature. Undoubtedly organizations exist which profess to have control of the votes or at least influence in securing the votes of legislative members upon schemes that are desired. Information upon this matter may be secured from various contemporary sources at different times.¹¹ We can at least conclude with the words of a former Governor, Hon. J. F. Fort, who in 1915 said, "the members of the Legislature are generally conscientious, honest, honorable men and a lot of the criticism that falls upon them is unjust."

The powers which the Legislature exercises must now be considered with respect to their scope, nature and limits. The first principle that must be laid down is that resulting from the creation of a Federal system and expressed in the 10th Amendment to the Federal Constitution that "the powers not delegated to the United States by the Constitution, nor prohibited by it to the States, are reserved to the States respectively, or to the people." The powers which are delegated to the Federal Government are those which are enumerated in Article I and relate to matters of national importance. Those which are prohibited to the states we have already mentioned in a previous chapter. This does not include the Bill of Rights, for these first nine amendments to the Federal Constitution apply only against the Federal Government, against Congress. There has been, however, a very great controversy among constitutional lawyers as to the precise limitations involved by other prohibitions in the body of the Constitution and in the Fourteenth Amendment. The provisions in particular which have caused trouble have

¹⁰ *State v. Brewster*, 89 N. J. L., 658.

¹¹ Sackett, *Modern Battles of Trenton*, 2 vols. Luce, *Legislative Assemblies; Report of New Jersey Senate Investigating Committee on Interference by the Lobby with Legislation*, 1908; *Reports of Committee on Attempted Bribery of Assemblymen Respecting Re-charter of Certain Banks*, 1855.

been the following: That no State shall make any law impairing the obligation of contract, that no State shall make any law abridging the privileges or immunities of citizens of the United States, that no State shall deprive any person of life, liberty or property without due process nor deny any person the equal protection of the laws, and that no State may deny the right of citizens to vote on account of race, color, previous condition of servitude, or sex. The meaning of these phrases is a matter of general constitutional law and is without any special or peculiar significance for New Jersey.

The powers which New Jersey exercises therefore are first, those which it may exercise concurrently with the National Government, that is, those upon which it may legislate although the National Government also has jurisdiction, in which case the Federal laws are paramount. Examples of these powers are taxation, agriculture, militia, prohibition, weights and measures and bankruptcy—although in this latter case Congress has by legislation preëmpted the field and rendered State legislation nugatory. There have been few Federal regulations of weights and measures.

The second group of State powers are those which are residuary in the State, *i. e.*, those which are left after the Federal powers have been taken out of the State jurisdiction. They are, of course, perhaps the most fundamental and important of the powers of government. The extent of State powers and its importance for the individual was well stated 40 years ago by Viscount Bryce. "The State, or a local authority constituted by State statutes, registers his birth or appoints his guardian, pays for his schooling, gives him a share in the estate of his deceased father, licenses him when he enters a trade (if it be one needing a license), marries him, divorces him, entertains civil actions against him . . . hangs him for murder. The police that guard his house, the local board that look after the poor, control highways, impose water rates, manage schools—all of these derived their legal powers from his State alone."¹²

The subjects, therefore, of State legislative authority include the important subjects of: Education, local government, suffrage, elections, direct primaries, procedure in civil and criminal law, crime and its punishment, domestic relations, contracts, torts, wills and testaments, real property, personal property, insurance, banking, industry, in fact all the fields of human activity which have no special national aspect. A great number of them are included in the covering phrase "police power."

The above mentioned authorities and powers are included within the general jurisdiction of the State as a member of the Federal system. But there are limitations upon the State Legislature which have been imposed by the Constitution of New Jersey. The Legislature under its Revolutionary Constitution, as we have seen, was almost unlimited, although this is apparently in dispute. One case in 1832 held that the Legislature was not independent but was bound by the constitutional provisions; in that case the

¹² James Bryce, *American Commonwealth*, Vol. I, pp. 425-26.

dispute involved the Legislature taking private property from its owner.¹³ But at a later date and in fact since the new Constitution of 1844 it has been held that the first Legislature was a copy of the structure and functions of the British Parliament and that "there was no reason to believe that it did not have all the powers of its prototype."¹⁴

The new Constitution was adopted as we have seen in the period of Jacksonian democracy, which was a period of dissatisfaction with legislatures and the corruption to which they had been subject. These defects as revealed in the first thirty years of the 19th century led to the introduction of some limitations upon the powers of the Legislature. The chief defects which had been uncovered in the State Legislatures up to that time had been the tendency of the people's representatives to run into debt and authorize lavish expenditures far beyond the resources and revenue of the State. A second defect had been in the laws which had been passed chartering banks, railways and canals with unfair privileges, often monopolies, and which were frequently alleged to have been secured by means of corruption. A third defect was shown in the series of disasters which had followed from the extensive undertaking of "internal improvements" recklessly financed by the states, and which had come to grief in the panic of 1837. These experiences had totally undermined the confidence of the people in their legislators. This resulted in strengthening the Governor, as we shall see, by giving him a veto and making him popularly elected, and also in the imposition of definite limitations and prohibitions upon the powers of the legislatures.

A frequent limitation upon the Legislature was as to procedure. The Constitution contained the provision in 1844 that "to avoid improper influences which may result from intermixing in one and the same act such things as have no proper relation to each other, every law shall embrace but one object, and that shall be expressed in the title,"¹⁵ a provision which is now to be found in all but eight State Constitutions. An example of the operation of this limitation is to be found in the statute which while pretending to favor all Union veterans was in reality a law respecting certain offices, and so declared unconstitutional.¹⁶ Thirty years later another procedural limitation was included that no law should be revived or amended by reference to its title only, and that no law might be made a part of an act without being inserted at length. Special limitations were inserted relating to special topics, one of which inserted in 1844 required "the assent of three-fifths of the members of the Legislature for each bank charter none of which were to last for more than twenty years." This provision was omitted in the revision of 1875.

It was at one time thought that the proper fulfillment of these constitutional requirements respecting passage of a bill in both legislative houses might be inquired into, but in a case of disputed authenticity, it was held that the

¹³ *Scudder v. Trenton-Delaware Falls Company*, 23 Am. Decs., 756.

¹⁴ *Maxwell v. Goetschins*, 40 N. J. L., 383, 1878.

¹⁵ Art. IV, Section VII, Par. 4.

¹⁶ *Hardy v. Orange*, 61 N. J. L., 620, 1898.

courts will not go behind the forms of attestation, when duly certified.¹⁷ Twenty years ago the question was raised whether approval by the Governor of a bill after the adjournment of the Legislature was adequate to give validity to such a statute. This was upheld in a case involving the city of Newark.¹⁸ And much more recently in an important case arising out of political manoeuvring it was decided that no court could look into the charge that a bill was improperly passed over the Governor's veto—in that case involving repassage on the same day with a majority of the Assembly-men not present.¹⁹

By the Constitution, no State debt could be incurred beyond \$100,000 without submission to popular referendum. This is the reason that in the last ten years four or five different projects for highways, for soldier bonuses and such public obligations have been submitted to the voters of the State.

The expense and uncertainty of securing divorce by statute resulted in a provision that "no divorce shall be granted by the Legislature."²⁰ In the original Constitution of 1844 there was a prohibition upon the authorization of lotteries. Finally after much agitation and political discord an additional provision in 1897 was inserted specifically prohibiting "bookmaking or gambling of any kind . . . any gambling device, practice or game of chance." Following the Federal Constitution, bills of attainder, ex post facto laws, laws impairing the obligation of contract or removing remedies for enforcing a contract, were prohibited.

But the most important insertions relate to private and special legislation. Although in the original Constitution no "private, special or local bill shall be passed unless public notice of the intention to apply therefor, and of the general object thereof, shall have been previously given," yet despite this prohibition there had been an enormous number of special laws passed every year. Accordingly, in 1875 it was provided by an additional amendment that "the Legislature shall not pass private, local or special laws in any of the following enumerated cases; that is to say:

"Laying out, opening, altering and working roads or highways.

"Vacating any road, town plot, street, alley or public grounds.

"Regulating the internal affairs of towns and counties; appointing local officers or commissions to regulate municipal affairs.

"Selecting, drawing, summoning or empaneling grand or petit jurors.

"Creating, increasing or decreasing the percentage or allowance of public officers during the term of which said officers were elected or appointed.

"Changing the law of descent.

"Granting to any corporation, association or individual any exclusive privilege, immunity or franchise whatever.

"Providing for changes of venue in civil or criminal cases.

¹⁷ *Pangborn v. Young*, 32 N. J. L., 29, 1866.

¹⁸ *Morris v. Newark*, 73 N. J. L., 268, 1906.

¹⁹ *In re Sessions Law*, 1923. 121 Atl. Rep., 736.

²⁰ Art. IV, Section VII.

"Providing for the management and support of free public schools.

"The Legislature shall pass general laws providing for the cases enumerated in this paragraph, and for all other cases which, in its judgment, may be provided for by general laws. The Legislature shall pass no special act conferring corporate powers, but they shall pass general laws under which corporations may be organized and corporate powers of every nature obtained, subject, nevertheless, to repeal or alteration at the will of the Legislature."²¹

The amendment specifically mentions roads and highways, vacating of public grounds, regulating the internal affairs of towns, juries, the pay of public officers during their tenure, change of the law of descent, granting exclusive privileges to corporations or individuals, and management of free public schools. But even this has been unable to prevent the activities of those seeking special laws and it was possible for Governor Fielder, fifteen years ago, to point out that while the public legislation occupies not more than 100 pages of laws, the private and special pages of laws run to over a thousand. It was largely for this reason that in 1914 the Legislature directed the Attorney-General to appoint a legislative examiner and adviser to look over the legislation. However, the law was repealed in 1917.

Whether the object of legislation may be attained by general or by special legislation is, it has been held, within the province of the Legislature to ascertain and the courts will not interfere.²² Although this principle was questioned at a later date when the Legislature was considering the question of employers' liability legislation,²³ it has, however, been held that the mere collection of a group of local laws within one statute does not make the statute a general law.²⁴ There have been, as will be quite easily understood, many cases in the courts respecting the nature of special laws.

In interpreting the Constitution, to determine the extent of legislative power in view of the Federal Constitution, the Bill of Rights in the State Constitution, and the limitations that we have just mentioned, the courts are in the habit of regarding the Legislature as presumably acting within their jurisdiction until the contrary appears.²⁵ They will therefore attempt to construe a statute in such a manner as to bring it in harmony with the Constitution.²⁶ Indeed the courts have on one occasion said that acts of the Legislature may not be set aside until some radical principle of natural justice is violated.²⁷ But, as is well known, even if a statute is declared unconstitutional, that is contrary to the powers that the Legislature may exercise, it is not wiped off the statute books. Its efficacy is denied only so

²¹ Art. IV, Section VII, Par. 11.

²² *The State v. Newark*, 40 N. J. L., 71, 1878.

²³ *Quigly v. Lehigh Valley R. R. Co.*, 80 N. J. L., 486.

²⁴ *Freeholders of Passaic v. Stevenson*, 46 N. J. L., 179, 1886.

²⁵ *Olden v. Hallet*, 5 N. J. L., 466, 1819.

²⁶ *Colwell v. May's Landing Water Power Company*, 19 N. J. Eq., 245, 1868.

²⁷ *State, Sigler v. Fuller*, 34 N. J. L., 227, 1870.

far as the particular case and the particular facts of that case are concerned. For instance, where a statute creating a borough has been declared unconstitutional such a decision does not affect the powers of another borough in another case also created under the same statute.²⁸ Moreover, it is well established that there is absolutely no limitation upon the Legislature as to the policy involving a statute if it is within its powers, and it alone is the judge of the advisability of its own legislation.²⁹

In recent years perhaps the most important of all the State powers has been that comprised within the phrase "police power." No adequate and comprehensive definition has been made of this power. The United States Supreme Court has said that it was, "nothing more nor less than the powers of government inherent in every sovereignty . . . that is to say, the power of governing men and things."³⁰ And it has been declared to be the power to make laws "relating to the safety, health, morals and general welfare of the public."³¹ This "police power" has been exercised in increasing degree in the last quarter century as the states have begun to regulate and supervise the health, morals and industrial occupations of their citizens. It was declared in a New Jersey case that the essence of the police power is the restraining of citizens in otherwise right conduct for the public good.³² In the course of the last half century the regulations have extended over such matters as the following:—requiring flagmen at railway stations; regulating advertising signs near the street line and crossings where they are a public danger, 1904; removing all mill dams as detrimental to health; abating nuisances, 1872; milk inspection and destruction of milk below a set grade, 1873; prohibiting the use of land for burial purposes, 1894; or refusing to allow burial grounds to be used for other purposes, 1887; preventing the pollution of waters, 1882; regulating the licensing for, and the practice of dentistry, 1903.

It will be seen, therefore, that the State still possesses as great, if not greater powers today although the doctrine of states rights is not as dogmatically held as formerly. The source of these powers is, of course, the residuary authority of the State. And the main repository of these powers is in the Legislature. That the Legislature has defects no one will deny. It is not a body of experts, it is not a body truly representative of the State, but it seems to be a fair sample of the best type of men that under present conditions may be brought into politics. There have been many proposals for reform both as to the powers of the Legislature, as to its composition, and as to the method by which it usually exercises its powers. The proposal to make the New Jersey Assembly biennial was defeated a year ago. But, as we shall see, there is a growing tendency to place additional guiding influence in the hands of the Governor.

²⁸ *Coast Company v. Spring Lake*, 56 N. J. Eq., 615, 1898; *Rutten v. Paterson*, Atl. R., 573, 1906.

²⁹ *Doyle v. Newark*, 34 N. J. L., 236, 1870.

³⁰ *License Cases*, 5 Howard, 504, 583.

³¹ *Lochner v. New York*, 198 U. S., 45, 53.

³² *Hopper v. Stack*, 69 N. J. L., 562, 1903.

CHAPTER LII.

THE EXECUTIVE

The result of the Revolution was to make the Governor dependent upon the Legislature. The office was elective annually in joint session and there were several other executive officers elected by the Legislature at the same time and for the same term of office. This was a reaction against the power of the royal Governor of colonial times. The subservience of the executive department to the legislative which we have seen in the Revolutionary Constitution, although it may to many people seem a logical solution of their relationship, was nevertheless quite contrary to the whole spirit of American institutions and to the political doctrines of all parties. The principle of the separation of powers was so deeply rooted that with its incorporation into the Federal Constitution it was inevitable that it would soon find expression in the New Jersey Constitution. Indeed every Constitution that was adopted after 1879 paid homage to this doctrine. New Jersey was one of the few states that held out for one-half century. But from her experience many observers found a lesson. As early as 1799 William Griffith had written that the election of the Governor was a temptation to the virtue of the legislators and resulted in the gratification of the expectations and promotion of private ends of popular and ambitious leaders in the assemblies. "But the most pernicious effect of this executive power in the Legislature, is seen in the intrigues and party charges which it promotes and cherishes in a body that ought to be free from every local . . . expectation."¹ Not only was the executive subordinated to the Legislature but he was also invested as chancellor, with judicial functions. This in itself, as the Governorship was annual, tended somewhat to make the court of equity changeable and indeed restricted the selection to lawyers. It was not until the 1820's that the court of chancery became a very active branch of the judicature.

These conditions were entirely and wholly distasteful to the Democrats of the Jacksonian period. The first thing that was required was the separation of powers. This meant that the Governor should be made independent of the Legislature and that his powers as chancellor should be removed and placed in an independent officer. In addition to the separation of powers they required that the Governor should be elected by the people, for it was one of the principles of the Democrats that so far as possible all departments should receive their sanction from popular election. Fortunately for New Jersey this was not carried beyond the Governor, whereas in most states it resulted in the election of from five to ten other executive officers by the voters of the State at large—as the Attorney-General, the Treasurer, the Secretary of State, the Commissioner of Education, State Engineer and Board

¹ Eumenes, *Errors and Omissions of the Constitution of New Jersey*, 1799.

of Regents for the State University. Furthermore, many other states in the new era persisted in demanding the popular election of judges, but in New Jersey the Governor remains the sole state-wide elected official. A third principle written into the Constitution was that of checks and balances. Not being satisfied with the constitutional limitations upon the Legislature the drafters of the Constitution sought to make each of the three departments a check upon the other two for the purpose of maintaining the balance of the Constitution. To secure this the Governor was given a veto upon legislation which he had not possessed before. But it was not intended to permit his exercise of real legislative authority and the courts held that it was unconstitutional for the Legislature to delegate to the Governor any legislative power.² In addition to the veto the Governor also became one of the board of pardon; he had many appointive powers. The Legislature was of course subject, as we have seen, to the review of its legislation by the judiciary.

The executive power shall, according to the Constitution, "be vested in a Governor."³ The Governor is elected by the voters of the State, a plurality being sufficient; but if two of them or more are equal one shall be chosen by a vote of the two Houses of the Legislature in joint meeting. He holds his office for three years commencing on the third Tuesday of January following the election, whereas the Legislature comes into existence on the second Tuesday in January. New Jersey is the only State in the Union whose Governor holds office for three years. An amendment to change this to four years, coincident with the Presidential term was rejected by popular vote in 1927. The qualifications for office are that he must be thirty years of age, a citizen of the United States for twenty years and a resident of the State for seven years next before his election. Should he be disqualified or removed by death, resignation or impeachment his "powers, duties and emoluments of the office shall devolve upon the president of the Senate."⁴ This provision led to an interesting contest in 1899 when the Governor had resigned and the president of the Senate took over his duties. The question then was whether the president of the Senate became Governor or was merely acting-Governor, whether he retained his office as Senator and merely performed the duties of Governor by virtue of being president of the Senate. In this case the president of the Senate had resigned his seat as Senator and in the meantime had exercised the Governor's right of reprieving a murderer whom he finally ordered to be executed. The court held that upon the resignation of the gentleman as Senator he ceased to be President of the Senate and was therefore not acting-Governor. This office had therefore devolved upon the Speaker of the Assembly.⁵

² *Governor v. Elizabeth*, 66 N. J. L., 484.

³ Art. V, Section I.

⁴ Art. V, Par. 12.

⁵ *Clifford v. Heller*, 63 N. J. L., 1899.

The legislative powers of the Governor are, first, to convene the Legislature, to communicate with it upon the condition of the State by message, and to recommend such measures as he may deem expedient. In 1916 he was given an additional duty of preparing for the Legislature the budget. He was permitted to nominate two members of a bi-partisan commission who were to act with him in the preparation of the estimates of expenditures for the ensuing year and in coördinating these estimates into a systematic budget. The various departments of the State are required in the autumn of each year, to fill out forms indicating their appropriations for that year and the requirements for the following year. It is the duty of the budget commission to examine it and then after investigation to recommend to the Legislature in the budget message the necessity and expediency of increased or decreased expenditures for these departments. This is known as the "executive" budget as distinguished from the "legislative" budget, prepared by an Assembly committee. In the earlier procedure the committee of appropriations of the General Assembly had drafted the major estimates. As there were many other committees which looked after legislation spending money there was therefore no consolidated or systematic investigation of appropriations and revenues. Under the new system the Governor presents his recommendations which are then considered by the Legislature as being endorsed by the head of the administration. But it must not be thought that this means that the Legislature will heed these recommendations, for the Legislature may still increase or decrease appropriations, cut out entirely some activity, or introduce an unrecommended department or expenditure as its members feel inspired.

Perhaps the most important of the Governor's legislative powers is the veto. This is important not only for its exercise but for the threat of exercise which undoubtedly is frequently as influential in preventing bad legislation. It gives the Governor the opportunity of calling public attention, if he deems it necessary, to the more flagrant attempts at unjust laws. But it does not give him in New Jersey as great a power as the President is given in Congress because the Constitution permits it to be overridden by a majority instead of the two-thirds required in the United States Congress. The result of this is that as the Governor is frequently of different political party from the Legislature many of his vetoes are overridden, whereas in the Federal Government few vetoes are overridden.

The veto that the Governor possesses is of three kinds. First there is the simple veto. If he does not approve a bill "he shall return it, with his objections, to the House in which it shall have originated, who shall enter the objections at large on their journal, and proceed to reconsider it."⁶ Second, there is the pocket veto. If any bill shall not be returned by the Governor within five days it would become law by the mere lapse of time,

⁶ Art. V, Par. 7.

"unless the Legislature by their adjournment prevent its return, in which case it shall not be a law." It has been held that for the Governor to sign a bill after the adjournment of the Legislature is adequate.⁷ The third kind of veto is one that is not found in the Federal Government. It is the item veto of money bills inserted in 1873, "if any bill presented to the Governor contain several items of appropriations of money, he may object to one or more of such items while approving of the other portions of the bill."⁸ The purpose of this was to prevent the Governor being impaled upon the horns of the dilemma of vetoing important good appropriations with the bad, or letting the appropriations he disapproved of slide through under the protection of the good and necessary ones.

The chief function of the Governor was intended to be that of the chief executive. In fact the Constitution commences the article upon the executive by saying that "the executive power shall be vested in a Governor."⁹ This certainly should be the main task of the Governor, who should be, and as most people think is, the head of the administrative and executive branches of the government. But it must not be thought for a moment that the Governor in any way corresponds to the President. It is true that he owes his position to popular election and is the only executive officer of the State who does so. It is also true that the Constitution designates him in the same way that the Federal Constitution designates the President. It is furthermore correct to say that he has an appointive power similar to that of the President so far as filling posts that fall vacant is concerned, for he nominates executive officers, administrative officials, judges and a host of other State and local appointees inside and outside the Civil Service system. But the offices of President and Governor are in no other ways analogous as far as executive function is concerned.

In the Federal Government the administration is in the main grouped into ten departments each headed by a secretary and these ten men are appointed by the President. They are usually from his party and act in agreement with him or are dismissed. A new President means a new Cabinet, one that will coöperate with him. But that has not been true in the states where the concept of a chief executive has somehow or other completely failed to be realized until very recently in some dozen states. In some states, as we have seen, the Constitution provides for the popular election of other State officials than the Governor. These, therefore, may hold themselves equally representative of the public will and not subordinate to the Governor. In some states as in New Jersey two or three officers are selected by the Legislature and thus owe their authority to a different source. A further cause of the limited control by the Governor is to be found in the constitutional provisions which establish for some of the major executive

⁷ *Morris v. Newark*, 73, N. J. L., 268, 1906.

⁸ Art. V, Par. 7.

⁹ Art. V.

officials a term of office which is longer than that of the Governor himself. Thus the Attorney-General, prosecutors of the pleas, Secretary of State and the keeper of the state prison are appointed by the Governor with the consent of the senate and "hold their offices for five years."¹⁰ Perhaps it need not be added to this that as so much of the enforcement of State laws is in the hands of local officials these are almost entirely independent of the Governor. The chief executive officer of the county, if there is such a thing as chief administrative officer, is the sheriff elected by the people, and in the cities the mayor or the city manager, or the commissioners, the mayor and the commissioners being chosen by the people of the city and the city manager selected by the council.

But these latter defects, serious as they are, are not the chief causes of the lack of authority of the Governor in New Jersey. It is true that he is ordinarily handicapped by inheriting from his predecessors an Attorney-General whose policies and party may be repugnant to his own. It may be that the Secretary of State and the prosecutors of the pleas will not work in harmony being as they may "holdovers" in a like manner. But a more important reason lies in the fact that as State functions have increased and the administrative work of the State has expanded in the last forty years, as new offices have arisen created by the Legislature, these have not been grouped in departments headed by men responsible to the Governor as are the department heads at Washington responsible to the President. Instead there have been created an innumerable series of administrative agencies of varied nature, divergent tenure of office and complicated authority.

When the Constitution was drafted the functions of government were very simple and the tasks that had to be performed required but the simplest machinery. This is shown by the fact that among the most important executive officers mentioned in the Constitution are:—The Secretary of State whose duties are purely ministerial, the keeper of the state prison whose duties are simply administrative and the Adjutant-General and the Quartermaster-General whose duties have been so carefully regulated by later statutes of both Congress and State Legislature. Accordingly when the decline of individualism took place the governments began to interfere in private life and business by regulation, control and administration, the Legislature instead of following the Federal practice of creating departments under the Governor, probably moved by jealousy and distrust, felt it necessary to create independent boards and commissions to administer the new tasks. This has been the case in many other states. There have been three types of boards created independently of the Governor. In some states they have been elected by the people. In other states members are nominated by the Governor and confirmed by the Senate for a term of office longer than that of the Governor, which is the practice particularly in New Jersey. And a third system has been the creation of non-partisan or bi-partisan boards so that the Governor

¹⁰ Art. VII, Section 2, Par. 4.

might not control them. The situation in New Jersey was such that in 1912 there were at least fifty-six agencies of the State Government, all of which were receiving money from the State and none of which were under the control of the Governor. Ten were separate homes and institutions and twenty-seven were independent boards varying greatly in importance.

During the administration of Governor Woodrow Wilson the inefficiency and the lack of control within this de-centralized government led to proposals for reorganization of the Executive Department of the New Jersey government. An Economy and Efficiency Committee was appointed and made three important reports upon the advisability of restricting the administrative agencies.

As there were at this time "few differences of importance . . . in the platforms adopted by our two great political parties at their recent conventions," it was thought they might unite. And accordingly Governor Fielder in 1915 proposed that in view of this harmony the Legislature might proceed to the "consolidation of state boards and commissions with a view to economy and a higher degree of efficiency in operation. A special investigation," he said "of this subject was hardly necessary to convince any one who has had experience with our State Government that commissions and departments have increased beyond necessity and reason."¹¹

The third report of the committee upon reorganization having been neglected and the members tired of the lack of attention by the Legislature, they threatened to abandon its work if the Legislature did not take some action. In addition to this an industrial corporation was employed to make a report upon one of these departments. Finally the Legislature, in 1915, proceeded to adopt some of the recommendations of this commission. The legislation which was required extended over the next three years. Twenty-three agencies of the State Government were reduced to eight departments which were Commerce and Navigation, Conservation and Development, Taxation and Assessment, Shell Fisheries, Labor, Agriculture, Institutions and Agencies, and Fish and Game. The majority of these were organized with a board of eight members appointed by the Governor with the consent of the Senate for four to five years with no salary. This is a typical example and in most books upon State Government is held up as perhaps the most flagrant example of a "de-centralized reorganization." That is, the consolidation of numerous state departments into a smaller number for the purpose of getting unity within one branch of the administration, but nevertheless leaving this both as to policy and responsibility outside and beyond the control of the Governor. The departments are reorganized, but are not centralized.

Unfortunately for New Jersey and for the consolidation—doubtful as may have been the device by the form that it took—no sooner was it accomplished than during the World War there was a most amazing development

¹¹ *Message of the Governor, Minutes of the Assembly*, p. 12, 1915.

of new agencies. From 1917 to 1927 try as they might to reorganize the Executive Department it was constantly and continuously being upset and dislocated by a growing number of boards, commissions, commissioners, superintendents and directors. When again in 1925 a Joint Legislative Survey Commission was appointed taking its name from its chairman, Senator Bright, there were 103 agencies and these were of every conceivable type. There were of course the four officers named in the Constitution; there were at least nine unpaid boards and seven paid boards; seven commissioners, one-half dozen independent officers; and seventeen unpaid and largely *ex officio* boards. It was therefore the object of the Bright report to reorganize these groups into a more reasonable system. New York has just organized her departments into some eighteen departments with single heads whose salaries are uniform at \$12,000 each year and whose tenure of office is the same as that of the Governor who appoints them. Senator Bright proposed to reduce the agencies to eighteen single commissioners and heads of departments of whom eleven should be appointed by the Governor with the consent of the Senate, three elected by the Legislature, one appointive by the Governor without consent of the Senate and two by other officers.

For reasons which are probably political this report was never adopted and New Jersey still possesses this enormous number of institutions and governmental departments to which each Legislature adds its quota. They are still representative of most divergent authorities. Of the twenty-nine boards twelve are totally unpaid, seven get their expenses, and ten are paid from \$25 a day to \$12,000 per year. The number of members varies from two to eleven, all but six require confirmation by the Senate and they vary in tenure from two to eight years, four however being indeterminate. The eleven *ex officio* boards contain from three to thirteen members and are constituted in eleven different ways. There are twelve boards of examiners chosen in three different ways and paid in as many different ways. And there are of course nevertheless some few departments which have commissioners in charge uncontrolled by boards.

The general conclusion of all this is quite obviously that the Governor of New Jersey is not the chief executive of the State. He is the only popularly elective officer but his power over the administration is negligible after he has once appointed officers and filled the vacancies which may by chance arise. His functions are chiefly political and legislative and the strange result of the separation of powers is to create a Governor who is not the head of the Executive Department.

The chief departments and agencies of the State administration include the following:—Department of Agriculture; the Attorney-General; the Secretary of State; Department of Education; Treasurer's Department; Comptroller; Banking and Insurance; the Department of the Adjutant and the Quartermaster-General; the Motor Vehicle Department, Public Utility Commission and the State Police. Each of these departments and authorities has

duties which are fairly obvious from the title. There are in addition to these some important departments which are not so obvious. The Board of Commerce and Navigation administers State interests in tidal and navigable waters, grants leases, authorizes plans for construction upon the waterways; and regulates the use of inland waters by power vessels. Another important department is that of Conservation and Development, the functions of which are the exploitation and protection of natural resources, investigation of mineral wealth and the preservation of forests and State parks. The Board of Health goes back forty years and now is concerned with the regulation of epidemics, the investigation of sanitary conditions in any part of the State and the study of the causes and prevention of disease among the citizens. Two bureaus have been created relating to two special subjects, Child Hygiene and Venereal Diseases. The adoption of the State highway scheme led to the establishment six years ago of a State Highway Commission which supervises and undertakes the construction of state-maintained or partially maintained highways. One of the departments with the widest contact throughout the State is that of the Institutions and Agencies under which are grouped, or should be grouped, twenty-five or more activities relating to parole of convicts, employment of prisoners, homes for the feeble-minded, the blind, tubercular, disabled soldiers as well as reformatories. Another very important department is the State Department of Labor which has to enforce forty-six statutes relating to age, employment, health of employees in a certain number of designated occupations including laundries, printing establishments, bakeries, mines and quarries and certain dangerous trades in which the public has an interest.

It will be seen from the above that the administrative authority of the State is now quite extensive and that it flows out of the authority of the State which is designated as the "police power." State control has developed since the Civil War in three different ways. First, it has been arrived at by the assumption by the State, of functions which were previously of local concern. Examples of this are to be found in the State highway construction and in the establishment of a State police force. Secondly, there has developed an increasing amount of central supervision over local authorities which has been widely adopted where the state has not sought to undertake the conduct of local affairs but desires to protect the public against inefficiency or failure to conform to certain recognized standards. The Department of Municipal Accounts is an example of this attempt to secure uniformity in the sinking funds of cities and to systematize municipal accounting. One of the early examples is the State Board of Tenement House Supervision over twenty-five years old. A third type of State activity has been introduced by its assumption of a variety of tasks for the public welfare which had not previously been the subject of governmental action. The Department of Health in its many activities or the Department of Labor and the

manifold tasks which they perform embody two phases of this extension of State action.

It seems a misfortune that in such new work the Legislature which created these activities should have proceeded by the establishment of independent boards, commissions and authorities totally unrelated to that control by the Governor which would facilitate the working out of a harmonious policy. The duties and the powers which are granted seem to be of three different types; advisory, investigational or publicity, and supervisory. It would have been well if the Legislature, in creating each department, had taken into consideration the nature of the task to be performed and had provided that whether the activity was supervisory or administrative in the strict sense it should be coördinated with the executive policy of the Governor. Discretionary powers of enforcement have been left to these administrative offices in increasing degree. But the only security which the Legislature has seen fit to provide has been that most boards and commissions should be bi-partisan, thus indicating no attempt to secure non-partisan or expert administration and certainly no desire to secure administration in accordance with the party policy. In those departments where the task is more or less semi-judicial it is quite probably true that the wisest system is a board, such as the Civil Service Commission recently reorganized for political reasons, or the Public Utility Commission concerned with the impartial adjustment of public service rates. But for those other administrative and supervisory departments it would be better to follow the federal scheme of concentrating authority in single department heads responsible to the chief executive.

How then does the administration function properly? What is there to guarantee that the most elementary degree of efficiency should be maintained, or that the departments will perform their duties in accordance with law? At the present time control over these departments is exercised not only by the Governor who appoints but in two other ways. One is the characteristic American practice of appeal to the courts to order or question the validity of an executive act by *mandamus* or *quo warranto*. The other control is that exercised by the Legislature in making appropriations by which the activities of the departments may be directed and their shortcomings investigated.



CHAPTER LIII.

THE JUDICIARY.

Whatever may be the sentiment of the people today as to the failure of justice in the State of New Jersey, "Jersey Justice" has been famous in the past. It is perhaps due to the tradition of judicial stability and to the high character of her judges that the State has owed her reputation. For despite the influence of the Jacksonian doctrine of election and its adoption by the states on all sides, New Jersey has retained the tradition of appointive judges. Though not appointed for life, her judges are appointed for terms of years sufficiently long to insure continuity of tradition and independence of the pernicious influences which have corrupted the courts of other states.

One of the first writers upon New Jersey indicated that among the advantages of the colony was the absence of the need of courts. "Of Lawyers and Physicians," said Gabriel Thomas, "again I shall say nothing because the Country is very Peaceable and Healthy; long may it so continue and never have occasion for the Tongue of the one nor the Pain of the other, both equally destructive to Men's Estates and Lives; besides forsooth, they, Hang-Man like have a License to Murder and make Mischief." We have in this respect apparently fallen behind the expectations.

The New Jersey legal and judicial system is English in its origin. When commenting on the simplicity in provisions of the early legislative enactments, the legal historian of the colonial period writes, "but be it remembered, our fathers brought with them from England the common law. It was their birth right, their inheritance, and they transplanted it along with themselves to this congenial soil where it at once took root and flourished. Its ample folds covered all the nakedness of our primitive enactments; its abundant resources supplied all their defects. It furnished the key with which to unlock the hidden meaning of the statute." And he quotes Blackstone to the effect that the common law of England at the time of Charles II, when New Jersey was settled, had reached the highest stage of perfection.¹ It is very true, therefore, that the institutions are of English origin as much as the legislative branch is of English origin. The modern expounders of the judicial system have said "one must know a great deal of legal history before he can learn even the meaning of the names of some of the courts of New Jersey, and a law student must have read his Blackstone intelligently and have asked many questions of what used to be called his preceptor, before he can begin to understand the functions of the various courts and their relations to one another. . . . We need only say by way of a general statement that the system of courts created in New Jersey was substantially the system existing in England in the

¹ Field, *Provincial Courts of New Jersey*, pp. 15-16.

early part of the eighteenth century, and was adopted to administer the several systems of English law."²

The courts of New Jersey are not laid out completely in the Constitution. Some of them go back to colonial times, some are provided for in the Constitution and others have a purely statutory basis. In East Jersey before the surrender to the crown there were four courts. There were the county courts held twice annually for cases with no appeal unless above £20. On the criminal side the county court was a court of sessions held annually by three judges. There was the Court of Assize established to sit annually at Woodbridge for criminal cases; monthly Courts of Small Cases with jurisdiction over civil cases up to forty shillings held by three persons chosen locally by the towns, one of whom must be a justice of the peace. Juries were permitted at the cost of the party demanding it. In addition to this, each town had a grand jury to present infractions of the law to the county court. Finally, upon model of the Scottish system, there was a Court of Common Right as a final court in determining of matters civil and criminal at common law or equity and hearing appeals above £5. This was the supreme court of the province and from it appeal would go to the King and Council. In West Jersey the courts were a Court of Sessions with civil and criminal jurisdiction before three justices and twelve jurymen, a court of smaller cases held by a justice of the peace, and a supreme court which served as a court of appeals, and a court of *oyer* and *terminer* to hear and determine criminal cases.

After the surrender the courts were organized by Lord Cornbury, although there has been dispute as to the real origin of the ordinance. It seems now that the courts established by the ordinance were largely copied from New York with modifications to suit the New Jersey circumstances.³ The result was that generally speaking there were seven courts in existence in the colonial period. At the bottom there were the justices courts with a jurisdiction up to £6 and optional use of a jury of six men for cases over six shillings. Above these were the county courts of sessions and common pleas, the former being the criminal court of sessions, the latter being the court of civil jurisdiction in cases between citizens. Above this came the supreme court held four times a year and composed of a chief justice and two associate justices. In addition to this there was the vice-admiralty court with the maritime jurisdiction and authority for enforcing the British statute relating to commerce. A fifth court was the Prerogative Court over which the Governor presided, and the Chancery Court which, after some controversy and lapse of many years, was restored by Governor Franklin in 1770. The final court in the province as a court of appeal was the Governor and Council.

When the Revolution took place little was done to change the nature of the judicial system except in a minor way of political democratization. The

² Clevenger and Keasby, *The Courts of New Jersey*, pp. 75-76.

³ Cf. Austin Scott, *The Ordinance for Establishing Courts in New Jersey*, N. J. L., Vol. 35, No. 6, p. 1647, 1912.

Governor remained Chancellor and Surrogate General. The Court of Appeals remained the Governor and Council, but of course the Council was elected by the people. It was also a court of pardon. The judges of the Supreme Court were to be elected by the Legislature for seven years and the judges of the Court of Common Pleas and the justices of peace for five years. It will be noticed that there was no limitation upon the number of judges of the common pleas (county). The number was on the average twelve or thirteen, although there were sometimes as many as twenty for a county.

In 1844 the new Constitution made further changes. Some new constitutional courts were established, but there are still several courts which remain dependent upon their historic jurisdiction and others of which are purely statutory. One of the main differences that was introduced by the 1844 reorganization was that the Governor's position as a judicial officer was completely transformed. He was no longer a member of the Court of Appeals. The ultimate court is the Court of Errors and Appeals, composed of the Chancellor, the justices of the Supreme Court and six specially appointed justices. The Governor is no longer the Chancellor. It had long been hinted as an anachronism that the Governor, a political officer, should exercise this historic judicial function. The Court of Chancery goes back historically to the establishment by the King, by virtue of his prerogative as the *fons et origo* of justice, of a court supplementary to the regular common law courts. It was intended as a means of giving relief upon an equitable basis when the rigidities of common law failed. This court became known ultimately as Chancery, and was presided over by the Lord Chancellor. The position of this extraordinary court was not definitely settled until the seventeenth century, when in the Coke-Ellsworth controversy the Chancellor finally wrested from Coke the right of hearing appeals from the common law courts. But this jurisdiction had not been extended or scientifically developed until under the chancellorship of the Earl of Nottingham, 1673-80. New Jersey had not inherited the chancery jurisdiction except by special ordinance in the eighteenth century. But since the Revolution it has been continuous and at the present time has gained ground to the point where it required not only a full time Chancellor but ten vice-Chancellors and many other subordinate officials to perform the work of the court. Two statutory courts which are within the jurisdiction of the Chancellor are the Prerogative Court and the Orphans' Court which were established in 1784 for the probate of wills and the settlement of disputes respecting the administration of the property of deceased persons.

It might be added here very briefly that these three courts, constituting in a large degree a branch of law which is outside the "common law system," furnish New Jersey with two sets of law courts. These are in a group by themselves. They do not, like the common law courts, extend back in English history to the thirteenth and fourteenth centuries and find their support in the custom of the people, instead they are courts which definitely represent

the Crown. The chancery developed to moderate certain rigidities of the Crown law and took into consideration certain obligations that had no "legal" basis but possessed ethical foundation such as "trusts and uses." So that equity became largely concerned with land law and civil law involving questions of right conduct. There is no jury trial. Proceedings are by affidavit and largely written. The jurisdiction having as a rule a larger element of conscience, it fell heir to the new jurisdictions which arose when the separation from Rome took place under Henry VIII. At that time the church jurisdiction over marriage, divorce and wills was transferred and finally came into these courts in New Jersey in 1784.

The common law courts still remain and extend all the way from the justice of peace up to the Supreme Court as will be explained below. But the result of having two conflicting systems has been to require some court higher than the Supreme Court and for this reason the Court of Errors and Appeals was instituted as representing both sides. Justices of the peace are elected, from two to five in each township or city ward. They have jurisdiction today over suits up to \$200 and are employed in addition for the imposition of fines under such statutes as the Motor Vehicle Act and the Fish and Game Act. In the cities there is also a police court composed of a police magistrate or recorder whose duties are those of a justice of the peace combined with the enforcement of municipal ordinances. There are two statutory courts known as the district courts. One is a civil court with a jurisdiction up to sums not exceeding \$500, including disputes between landlords and tenants, etc. The other district court is a criminal court created in 1926 for Bergen County, although it may be extended to other counties as need be. In the county there is a Court of Quarter Sessions which is a criminal court held by a justice of the common pleas and is simply the criminal side of the county court. The civil side of the county court is the Court of Common Pleas having three terms each year and jurisdiction over all personal actions not involving title to land, and is presided over by a judge. By statute there was created before 1844 and is now to be found in the Constitution, a circuit court which is nothing more nor less than a local session of the Supreme Court presided over by a justice of that court on "circuit," that is, visiting the counties in rotation. The final common law court for civil and criminal cases is the Supreme Court of judicature which is composed at the present time of a chief justice and eight associate justices who do not have to sit all together all the time.

Perhaps a final word should be added upon New Jersey law. It is a far cry from colonial times to the present. One of the early writers said that he "could not find that there were more than four cases of capital punishment for the awful crime of murder or other supposed equally bad, ever committed in these (South Jersey) lower counties in 160 years."⁴ In the eighteenth century if there were few murders and few hangings, there were few imprison-

⁴ Col. R. Johnson, *The First Settlement of Salem by Major Fenwick*, p. 101.

ments for the simple reason that there were no prisons. There were very primitive provisions for jails and the securing of criminals. The whipping post and the stock remained as the frequent means of punishment. In 1733 Mary Kelley was sentenced to ten lashes on her bare back at the public whipping post for abusing the judge. Almost as frequent as whipping was the branding of a felon. Thus when in 1728 a ship's carpenter killed another sailor in a quarrel, upon the ship's crew giving him a good character as usually peaceful, the jury found him guilty of manslaughter only and "he was the same day burnt in the hand."^{4a} Thieves were burnt in the cheek with the letter T and on one occasion, as Mickle reports, two burglars were, in 1690, convicted "to be burnt to the bone with the letter T or to be sold in the West Indies for five years and they chose the latter."⁵ It was not until 1838 that the last whipping post disappeared from the vacant land upon which it was situated at Trenton. It was removed by private action at night and was never reestablished.

The Revolution did not fundamentally change the law of New Jersey. The Constitution of 1776 provided in effect that those laws which were on the statute books should continue effective. Article XXI read "that all the laws of this province contained in the edition lately published by Mr. Allison, shall be and remain in full force, until altered by the Legislature of this colony such only excepted as are incompatible with this charter and shall be, according as heretofore regarded in all respects, by all civil officers and others, the good people of this province." Many other editions of the State laws have been published from time to time under different names such as "Compiled Statutes," and "Revised Statutes." At the present time there are approximately 5,700 general and permanent public statutes in force in the State. Since 1925 a Commission on the Revision and Consolidation of Public Statutes has been in existence for the purpose of revising and redrafting and finally consolidating the statutes as well as providing for the repeal of such as may be no longer required.

In addition to the statute law of New Jersey the common law is an inheritance from England. Article XXII of the Constitution of 1776 reads "that the common law of England, as well as so much of the statute as has been heretofore practiced in this colony shall remain in force, until they shall be altered by future law of the Legislature; such parts also excepted as are repugnant to the rights and privileges contained in this charter and that inestimable right of trial by jury shall remain as a part of the law of this colony without repeal forever." The common law of England therefore both with respect to procedure and essential principles is in effect except as later changed by statute. What statutes were "heretofore practiced" has been considerably doubted. Certainly the New Jersey courts have taken the attitude that she inherits the widest possible fields. All statutes in England prior to

^{4a} N. J. A., II, p. 153.

⁵ Mickle, *Reminiscences of Old Gloucester*, p. 40.

1663 are regarded as being part of the English common law.⁶ And some statutes that were passed between 1663 and 1702 have been held applicable,⁷ while the courts have had on occasion to include such statutes as "fines and recoveries" and writs of error and *de donis conditionalibus*. In addition to this many statutes have reenacted at different times English laws which were not regarded as adopted.

Nor must it be forgotten that, although the law which is enforced by the courts of the State is essentially New Jersey law, New Jersey is also, as a member of the Federal system, bound by the law of the Federal Constitution and the laws properly made under it, Article VI reading "this Constitution, and the laws of the United States which shall be made in pursuance thereof; and all treaties made, or which shall be made, under the authority of the United States, shall be the supreme law of the land; and the judges in every State shall be bound thereby, anything in the Constitution or laws of any State to the contrary notwithstanding." State courts are thus bound by Federal courts when going within their proper jurisdiction. Thus it was held that a Federal decision, that the Legal Tender Act of 1862 was constitutional, was binding upon the State courts and the mortgage made and brought under the operation of this statute was to be terminated according to the provisions of that act.⁸

⁶ *Stille v. Wood*, 1 N. J. L., 162.

⁷ *State v. Mairs*, 1 N. J. L., 328, 1795.

⁸ *Stockton v. Dundee Mfg.*, 22 N. J. Eq., 56, 1871.



CHAPTER LIV.

ELECTIONS.

The qualifications for voting have been very largely laid out in the Constitutions of the State and of the United States. "Every white male citizen of the United States, of the age of twenty-one years, who shall have been a resident of this State one year, and of the county in which he claims his vote five months, next before the election, shall be entitled to vote for all officers that now are, or hereafter may be, elective by the people; *provided*, that no person in the military, naval or marine service of the United States shall be considered a resident in this State, by being stationed in any garrison, barrack, or military or naval place or station within this State; and no pauper, idiot, insane person, or person convicted of a crime which now excludes him from being a witness unless pardoned or restored by law to the right of suffrage shall enjoy the right of an elector; *and provided further*, that in time of war no elector in the actual military service of the State, or of the United States, in the army or navy thereof, shall be deprived of his vote by reason of his absence from such election district; and the Legislature shall have power to provide the manner in which, and the time and place at which, such absent electors may vote, and for the return and canvass of their votes in the election districts in which they respectively reside.

"The Legislature may pass laws to deprive persons of the right of suffrage who shall be convicted of bribery."¹ The phrase "white male" in the Constitution is no longer in effect by virtue of the Fifteenth and Nineteenth Amendments of the United States Constitution which specifically prevents a State discriminating in its electoral laws against citizens on account of race, color or sex. The more important matter is as to the organization for voting rather than the question of who may vote. Voting by ballot was an innovation after the Revolution, for *viva voce* suffrage had long been the tradition. It was in the years following that each county was divided into precincts and townships, and towns into wards.

Elections take place for county, State and National officers upon the Tuesday after the first Monday of November. The ballot is of the party column type, with a vacant column for candidates who are not nominees of party and to be filled in by the voter. Public questions must be placed below the party columns with an opportunity for voting upon each individual subject. Sample ballots must be distributed to the voters eight days prior to the election. The registration of voters is required preceding the election in order to prevent the great frauds in the voting of non-existent people. An election district by statute must consist of not more than 600 to 700 voters and the polling places are to be named by the County Board of Elections which is

¹ Art. II.



TELEPHONE HEADQUARTERS BUILDING, NEWARK

composed of four members, two from each of the major parties named by the chairman of the State committees of the parties to the Governor and holding office for two years in overlapping periods. The County Board appoints the District Board of Registry and Elections, equal members from each party, one to act as judge and one inspector from the different parties.

Although it has been true that in the elections there have been great frauds, it has usually been considered that the center of the difficulty lay in the candidates who got their names upon the ballot and between whom the voter had to choose. For this reason in the last thirty years the attempts at reform that have taken place have been concerned not so much with the election as with the nomination of candidates for public office. In particular, the system that has spread throughout the United States and has been adopted in New Jersey is known as the "direct primary." Formerly the nomination of candidates for local office took place in "primaries" as well as of the delegates who were to attend the "conventions" at which county and State officials would be nominated. This "unregulated primary" had many great defects. Not only was the primary and the convention controlled by the political bosses and the "invisible" governing powers, but frequently it resulted in the absolute exclusion of the respectable elements of the community. A prominent newspaper declared in 1902 that "under the present system it is quite common for good Republicans and good Democrats from the political viewpoint to take part in the primaries of the other party while the floating element makes it a business to be present on all such occasions, touring the cities and disposing of their votes."² Thus again it was reported in Newark in 1901 "from nearly every ward come stories of fights and ballot-box stealing. In many districts two primaries were held—one by each faction. In many districts more votes were cast than had ever been for a Democratic ticket at an election."³ Accordingly, in 1911, the Geran Act was passed largely at the instigation of Governor Woodrow Wilson with the solid opposition of the Republican party. Wilson called it the fundamental bill of the session "to break up private and secret management of party machines." The intention was to regulate, by State law, the nominating process and to put the selection of candidates for the party in the hands of the *bona fide* members of that party.

For the purpose of this regulation it was provided that candidates for offices presented by parties for election in the fall elections should be selected at a public election held on the third Tuesday in June throughout the State (except in a presidential year, when they should be held on the third Tuesday in May). A party is defined as a political organization polling for its candidates ten per cent. of the preceding Assembly vote. The primary elections of all parties are to occur at the same place under the supervision of the same officers. In order to participate in the election of one's party, a voter must be registered and his name placed upon the ballot book. There are several

² *Newark Evening News*, November 8, 1902. Editorial quoted in Boot's, *The Direct Primary in New Jersey*, p. 21.

³ *Newark News*, September 28, 1901.

methods in use for the determination of a voter's right to participate in the nominations of the party. In some states no questions are asked. A voter is given both ballots and chooses for himself. In other states the voter is required to have voted in the preceding election for a majority of the party's nominees. This can be determined only by the oath of the voter, if he is challenged. In still other states a voter must be registered as a member of one party or the other and may not switch his party affiliations. New Jersey has what is known as the "closed" primary. Once a voter has cast the primary ballot of a party he is restricted to that party's ballot. If he desires to change his party affiliation he may do so by skipping one primary election, and then may, the following year, enter the primary of the party he now chooses. Of course, in no case does the ability or inability to participate in the primary interfere or in any way restrict the full and free choice in the final election.

Not only does the State law now provide for the nomination of candidates by a party, but it has gone so far as to provide for the organization of the parties. It has provided that for each precinct and ward there shall be a committeeman and committeewoman elected by the voters of the party. These hold office for a year and form the committee for the municipality and county. The State committee composed of one man and one woman from each county chosen at the direct primary stands as the executive body for the State party and may receive and spend money for publicity, organization and the advancement of the party policies. There has been much debate upon the subject of party conventions. The New Jersey delegates to the presidential nominating conventions are elected in the primaries. As all Federal, State and local officers except the President are nominated at the primaries, the necessity for conventions in the State has practically disappeared. There is held, however, a convention composed of the candidates chosen at the primary for the Assembly, the Senate, and Governor, members of the State committee and hold-over Senators, which meets at Trenton on the first Tuesday after the primary for the purpose of drafting a party program and platform.

In conclusion of this brief outline of the party system it may be added that, while the direct primary was intended to eliminate boss control of patronage, direct and indirect corruption, the influence of legitimate and illegitimate control over the candidates and the manipulation of party for special benefit, it has not been entirely successful. In no State has the boss been deposed; in no State has purity of politics replaced corruption; money is still as influential in procuring nomination to office; the machine is still levying its toll upon the American people. But there is one thing that the direct primary encourages; or if it does not encourage at least facilitates; nay even if it does not facilitate it at least permits—and that is the control of the agencies of the public will, the political parties, whenever an aroused or inflamed public interest is secured.

CHAPTER LV.

LOCAL GOVERNMENT.

It is common knowledge of the most elementary student of civics that two major types of local government have provided the foundation of American local institutions. These are the town system of the New England colonies, and the county system of the Southern plantations. The essence of the first or town government plan was that government was based upon a small area of perhaps 25 to 100 square miles in which the dwellings of residents were more or less concentrated at one place. Final authority was vested in a general public meeting of the township freeholders. Interim powers and administrative tasks were consigned to a board of "selectmen" and popularly chosen constables, reeves, assessors, school-masters, etc. Counties were a later growth in New England states, serving usually for judicial and State administrative districts. The second form of local government, the county, was the product of the more scattered and extensive settlements in the South. There was no popular assembly like the town meeting, and most officials were appointed by the Governor: the lieutenant, the sheriff, coroners, and justices of the peace.

Neither of the two systems was entirely prevalent in New Jersey, which like the other "middle colonies," developed a mixed form. The original scheme for West Jersey was division into "tenths" which soon broke down and gave place to county organizations. Yet within the counties, townships appeared almost from the first. Moreover, the essentially democratic nature of Quaker institutions gave unusual prominence to county self-government so that county government did not involve the elimination of the popular element in local government. In East Jersey the settlement was undertaken at first almost exclusively by groups of New Englanders who were associated for pioneering, and thus gave the eastern division a "town" or "township" basis. Yet even there two counties appeared within ten years of the first settlement. In neither half of New Jersey did counties arise spontaneously at the commencement of settlement, though they were soon created by legislative authority.

There were four "original" counties in East Jersey established by statute in 1675: Middlesex, Monmouth, Bergen and Essex. To these were added Somerset in 1688. There were, likewise, four "original" counties in West Jersey, if one may slightly vary the meaning of "original": Salem and Burlington, 1681, Gloucester in 1686, and Cape May in 1692. When the revolution took place there were thirteen counties; the following four having been set off from the others as the northwestern portion of the colony was settled: Hunterdon in 1714, Morris in 1739, Cumberland in 1748, and Sussex in 1753. The next great extension of county divisions took place in the second quarter

of the nineteenth century as a result of the rapid growth of New Jersey industrial population. Subdivision of existing counties produced eight additional, as follows: Warren in 1824, Atlantic in 1837, Passaic in 1837, Mercer in 1838, Hudson in 1840, Camden in 1844, Ocean in 1850, and Union in 1857.

Townships were early recognized as at the basis of the political organization—an act of 1682 giving names to the already existent town settlements, or the “Townships, Tribes or Divisions” in which the inhabitants lived. The entire State was divided into corporate entities: Townships, precincts or wards in 1798. From then on New Jersey has had a parallel development of the county and township systems.

The nature of county government has fundamentally changed in recent years. The early justices of the peace and grand jury have no longer a place as a branch of the political machinery. Popularly chosen representatives of the township freeholders led to the characteristic New Jersey feature, a “board of chosen freeholders.” This is the county council and originally contained two freeholders chosen from each township. There was no other chief executive officer than the sheriff or purely ministerial county clerk. At the close of the nineteenth century, however, it became advisable to modify the system, or lack of it, which has been produced by special legislation.

Under the constitutional requirement of general laws, a classification of counties was adopted in 1883 and has persisted to the present. In the first class are Essex and Hudson counties, having a population exceeding 300,000; in the second class are Passaic, Bergen, Union, Camden, Middlesex, Mercer, Monmouth, Atlantic, Morris, Burlington, and Cumberland having populations between 50,000 and 300,000; in the third class are Gloucester, Somerset, Warren, Salem, Hunterdon, Sussex, Ocean, with between 20,000 and 50,000 population; and the fourth class of counties below 20,000 comprises but one county, Cape May.

The general scheme still anticipates a county having a large council unless adopting another scheme by special popular vote. This council retains the name “board of chosen freeholders” and generally represents the cities, wards, and townships in accordance with their population. The “freeholders,” as they are called in common speech, are elected in November, one annually from each division, for two years. They elect a “director” as presiding officer for one year and he appoints standing committees.¹ They elect the executive officials except county clerk, sheriff, and coroners.

In 1900 an innovation was made for the purpose of securing centralized administration for counties of the first class by permitting the election, from the county at large, of a “county supervisor” for two years to act as a county mayor or chief executive officer of the county. He “may recommend the board of chosen freeholders to pass such measures as he may deem necessary and expedient for the welfare of the county, . . . it shall be his duty to communicate to the board of chosen freeholders at their first annual meeting

¹ *Compiled Laws I of 1911*, p. 475.

each year a general statement of the condition of the county in relation to its government, finances, institutions and improvements, with recommendations as he may deem proper." He is, moreover, a chief executive, "to be vigilant and active in causing the laws and ordinances of the county to be enacted and enforced," and² to "exercise constant supervision of all subordinate officers," being able to suspend or remove them. He has a veto, which may be overridden by a two-thirds majority. But the freeholders make appointment of county counsel, physician, engineer, warden of penitentiary and jail, auditor, collector, etc.

In 1902 there was made a subject of popular initiative upon the petition of five per cent. of the county votes the question whether the county board might not be reduced in number, and the numbers were set at nine members for the first class, seven for the second, five for the third, and three for the fourth class of counties. The term is three years. These, the director and his colleagues, appoint the clerk of the board, treasurer, counsel, physician, engineer, and supervisors of roads and bridges, weights and measures, buildings, workhouses, county farms, etc. In addition there are elected by the voters a county clerk, surrogate, sheriff, and coroner. The county prosecutor is appointed by the Governor.

The city and borough organization so frequently interfered with by the Legislature, has likewise been reduced to general laws. These laws have made a classification of cities and boroughs and provided types of government within each group for the choice of the individual municipality.

The first class of cities, those of over 150,000 population, comprises but two examples, Newark and Jersey City. The second class varying from 12,000 to 150,000 includes nineteen cities of quite varied size and nature. The third and fourth classes depend upon location—those below 12,000 population are third class, unless bordering on the Atlantic Ocean and sea-side resorts. The three classes of boroughs are simply; from 3,000 up; from 1,500 to 3,000; and all others.

Townships are the areas into which a county is divided and which are not embraced within any city, borough or village. There are about 235 of them in New Jersey. The government is vested in the Township Committee composed of from three or more members depending on the size and number of wards in the township.

Boroughs have a mayor and six councilmen usually with additional elective officers—assessor, collector, constable [until 1922] and they hold office for three years. The other officers such as pound keeper, overseer of the poor, recorder, etc., are appointed for one year.

It is in the realm of city government (and applicable to other municipalities other counties) that the greatest transformation of government has taken place in America.

Before 1912 a typical city would have a council, composed generally

² *Rev. of 1910*, p. 529.

of two councilmen from each ward, and in this council was vested full legislative power. [Such a council though reduced in size is found in Elizabeth.] Then there were elected by the public a mayor and several other officers for a term of three years. Appointments were sometimes made by the council [or by the mayor with the confirmation of the council—as in Elizabeth today], but removals might take place upon notice by the mayor.

The difficulties involved in the mayor and council plan of municipal government have been the subject of considerable literature. Suffice it to say that the political nature of the council exercising legislative powers and finally directing the forces of government, for which they alone could authorize taxation, coupled with the tendencies to politics in administration when the mayor did not control the department, led to a revision of political ideas and the adoption in 1912 of the Walsh Act. This act makes it possible for municipalities to adopt "commission" government. The essential feature of the plan is that there should be no separation of legislative and executive functions, but that these should be concentrated in a small executive committee. This committee or "commission" is to be composed of three to five members elected at large in the city and shall have "all administrative, judicial and legislative power and duties now in the mayor and city council, and all other boards . . ." according to the number of commissioners, and therefore dependent on the size of the city. There will be five departments: The department of public affairs, headed by the mayor, and the department of public safety [combined when only three commissioners are chosen]; a department of revenue and finance; department of street and public improvements, and a department of parks and public property [combined if there are only three commissioners]. The duties of each are dependent upon the common action of the commission. Salaries are laid out with some degree of flexibility, in order to attract qualified men to devote their full time to the public business. Weekly meetings are held for the performance of necessary business, in public, with the mayor presiding. All ordinances must be published. Publicity it will be seen is in fact the only check upon the system. For two of the three or three of the five commissioners could run matters secretly to their own satisfaction if it were not that publicity might be demanded and the people able to interpose. Intervention may take place by the recall of commissioners upon petition; or by the initiative petition of fifteen per cent. of the voters requesting an ordinance; or by referendum compelled by fifteen per cent. of the voters demanding a public vote. Election of the commission, it may be added, takes place upon the second Tuesday in May by preferential ballot, of the "Bucklin" type. There are now forty-six municipalities (city, borough, village and town) which have this form of government and they include the two first class cities of Newark and Jersey City. "It is," says a commentator, "a most excellent government with the personnel of the commissioners being moral, intelligent and gifted with a knowledge of public affairs, but a worse government than the old councilmanic and aldermanic

way if the commissioners are scheming politicians and incompetent in public matters.”³

In the last few years dissatisfaction with the commission form of government has developed both from its practice and its theory. In practice it is found that most frequently the same men that were councilors in the old system are commissioners in the new and that their sway is unlimited now that all the powers are concentrated in this group. In theory the defects of this system are thought to be that it concentrates in one body both administrative and legislative functions. This it is said violates the canons of political science. Accordingly a new scheme, the “city-manager” scheme, has been introduced to remedy these defects. It was made possible for adoption in New Jersey in 1923 when the Municipal Manager law was passed providing that municipalities upon the petition and referendum to the public might adopt this new scheme. There should be a council of three, five, or seven members varying with the population who should be elected at large for four years. As the legislative body for the municipality they shall have final control over all governmental matters for the city. They are to appoint for administrative purposes the city officials, assessor, a municipal auditor, treasurer, clerk and an attorney. But the most important fact is that they shall appoint a “manager” who shall be responsible for the conduct of all the other administrative departments, filling the offices, supervising them and carrying out the ordinances and municipal enterprises under the direction of the city. He need not be a resident and will have no term of office but shall hold it as long as he shall be satisfactory to the council. As chief executive he is, of course, given complete control of the city departments and is responsible for the efficiency and non-partisan conduct of affairs. It is made an offense for a councilor to seek to influence him. There are but two municipalities in New Jersey which have adopted this system. While theoretically advisable and carrying out to the fullest extent the acknowledged principle of politics, that the administrative departments should be separate from but responsible to the legislative, it does not appeal to the larger cities. It is regarded as an untried innovation. Whether it will solve the problem of corruption, the “spoils” system, influence of bosses is open to question. Many people still believe with Pope that

For forms of government let fools contest
That which is best administered is best.

³ Stevens, *Walsh Act*, p. 12.



CHAPTER LVI.

EDUCATIONAL PROGRESS IN NEW JERSEY DURING THE NINETEENTH CENTURY.

By Evelyn J. Hawkes, Ph. D.,

Associate Professor of Education, New Jersey College for Women.

The educational history of New Jersey in the period between the close of the Revolution and the beginning of the twentieth century presents three general lines of development: Namely, the evolution of the public school system, the continuance of private secondary schools and the advancement of higher education.

The Public Schools—At the beginning of the nineteenth century, schools throughout the United States were still suffering from the effects of the concentration of public interest in the great problem of national government. Various states had in some degree recognized the educational responsibility of the commonwealths in their constitutions; however, conditions were such that the transition from ecclesiastical, parochial and private control to a State supported system of free public schools continued for almost a century after the establishment of constitutional government in the United States.

Conditions similar to those in the schools of the colonial era existed in the schools of the early national period. The log schoolhouse of the time was a building approximately sixteen feet square. At one end of the single room was the huge fireplace, the sole source of heat, even in the coldest weather. Windows were made by sawing off an occasional log and covering the aperture with sheepskin or oiled paper. Along one side of the wall underneath the window was a rough desk which provided a place for older pupils to write. Other pupils were seated upon rough slab benches. They arose when classes were called, stood facing the master and carefully toeing the mark which he had set for the formation of the line of pupils. To read, and in some cases, to write and to work arithmetic were the things taught in the schools. The reading was chiefly reading aloud as this ability was greatly desired; arithmetic was far removed from the present day conception of the subject. Long multiplications and divisions were set as tasks by the masters and the unfortunate pupil who had difficulty with his ciphering suffered severe punishment. Indeed discipline was harsh, even cruel. The raw hide and the hickory stick were in constant use. Whenever English grammar was taught it was confined to the committing to memory rules and definitions. Geography and history were almost unheard of. Occasionally a map or globe was found in a school room, but blackboards were unknown. The hours were long—from eight in the morning until six in the afternoon with a recess of two hours for lunch.

The transition from this one-teacher, ungraded school to the modern institution was effected by a series of changes in the educational situation during the nineteenth century. At this period there was, throughout the Nation, a movement in behalf of free public schools. This movement was aided not a little by the Lancastrian, or monitorial, system. By this method older scholars received instruction from the teacher and they, in turn, taught small groups of younger pupils. The plan was by no means ideal, but it demonstrated the possibility of teaching large numbers of children at minimum expense. Thus it helped to pave the way for support of schools by public funds.

The free public school implies not only admission, without the payment of tuition, of all the children of school age within the State but also adequate provision in matters of texts, apparatus and equipment, supervision of instruction and preparation of teachers. Each of these elements was included in the changes which took place during the nineteenth century.

The first move toward the establishment of a public school system in New Jersey was made in 1813 when the friends of education attempted to secure \$40,000 which had come into the possession of the State from the sale of bank stock as a nucleus for a permanent school fund. The foundation of the fund was actually laid in 1816 by an act directing the State Treasurer to invest \$15,000 in United States six per cent. bonds. The trustees of the fund, appointed by an act passed February 12, 1818, were the Governor, Vice-President of the Council, Speaker of the Assembly, Attorney-General and Secretary of State. By a change made in 1894, the President of the Senate was substituted for the Vice-President of the Council and the State Treasurer was added to the board. Early additions to the original fund included dividends—later the shares themselves—from bank stock belonging to the State, proceeds from the sale of land, a portion of State taxes and certain United States three per cent. bonds in the possession of the State. In 1828 the law allotting to the school fund one-tenth of the State taxes was repealed. In lieu of these funds, all taxes from banking and insurance companies and all corporations were transferred to the school fund. In 1871 the proceeds from all lands under water were made payable into the school fund.¹

A second important step came in 1820. By an act of Legislature entitled "Act Incorporating the Inhabitants of Townships," townships were authorized to raise money for schools. Under the direction of the school committee the money raised through the action of the town meeting was expended to supply the tuition for pauper children and of children unable to pay the necessary fees.² This act, remaining in force until 1838, stamped the public school as a "pauper school." Thus far the township was responsible

¹ James Parker, of Perth Amboy, is known as "father of the school fund" because of his persistent efforts in behalf of public education. For digest of legislation on subject, see *Index of Economic Material in Documents of the United States—New Jersey*; Carnegie Institution of Washington, 1914, pp. 284-85.

² *Laws of New Jersey*, 1820, pp. 123-27; also Superintendent's Report, 1879, p. 39.

only for the presence of the pupils in the schoolhouse. After 1828 the township might raise money for the building and for the repairs necessary upon it. The situation stood as follows: (1) The townships were authorized but not compelled to raise money for the education of poor children, (2) a school fund existed but no appropriations had been made from it, (3) there were portions of the State without educational facilities except those provided by ecclesiastical organizations or private benevolence.³

The report of the committee from Morris County stated that tuition ranged from \$1.50 to \$2 per quarter; that reading, writing, and arithmetic were the important branches of study; and that the character of the teachers was good, though their preparation was not superior. Furthermore the report stated that only 2,800 of the 4,000 children of the county were in school, and the estimate was made that 600 children were destitute of means or opportunity to attend school.⁴

The last item suggests the interest of public minded citizens in the problem of illiteracy in the State. Under the act which permitted the incorporation of trustees of welfare organizations⁵ (1794), the New Jersey Missionary Society established schools and collected educational statistics. Agents of the American Bible Society gathered similar material. A member of the first mentioned organization, Dr. John Maclean, of Princeton, set forth in a public address, in January, 1828, the fundamentals of a State system of public instruction. Dr. Maclean, Theodore Frelinghuysen, and especially Rev. Robert Baird were continually presenting the subject in speeches and in newspaper articles.⁶

Following these efforts a convention was held in Trenton in November, 1828. A committee of three members, Charles Ewing, of Trenton; John N. Simpson, of New Brunswick, and Theodore Frelinghuysen, of Newark, was appointed to collect and disseminate information concerning educational conditions in New Jersey. After a survey had been made the committee reported that nearly twelve thousand (11,742) children in the State were destitute of instruction and that "every school master (generally speaking) is left to pursue his own course of instruction, without responsibility, amenable to no tribunal, and subject to no inspection or supervision." The report declared that "the public mind is not only prepared for the adoption of the School system, but it is anxious that the same should be carried into effect immediate." Memorials and petitions from all parts of the State drew attention to the fact that one-fifth of the voters in the State were illiterate. Thus the expediency of legislative aid was urged.⁷

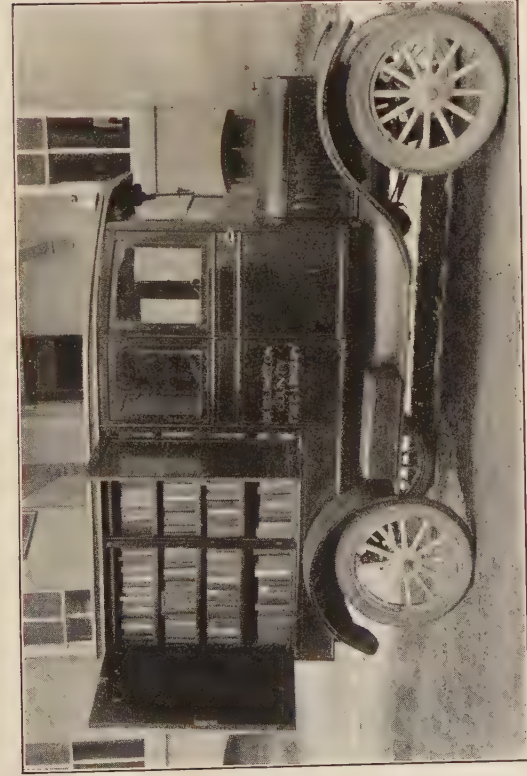
³ *Report of Superintendent*, 1879, p. 40.

⁴ *History of Morris County, New Jersey*; W. W. Munsell, New York, 1882, pp. 72-73.

⁵ Peter Colt and his daughter, Sarah, superintended the work of the Society for the Establishment of Useful Manufactures. In 1794 they established the first Sunday schools in Paterson, New Jersey.

⁶ See Murray, *The History of Education in New Jersey*, p. 153. Also, *Report of Superintendent*, 1879, pp. 41-43.

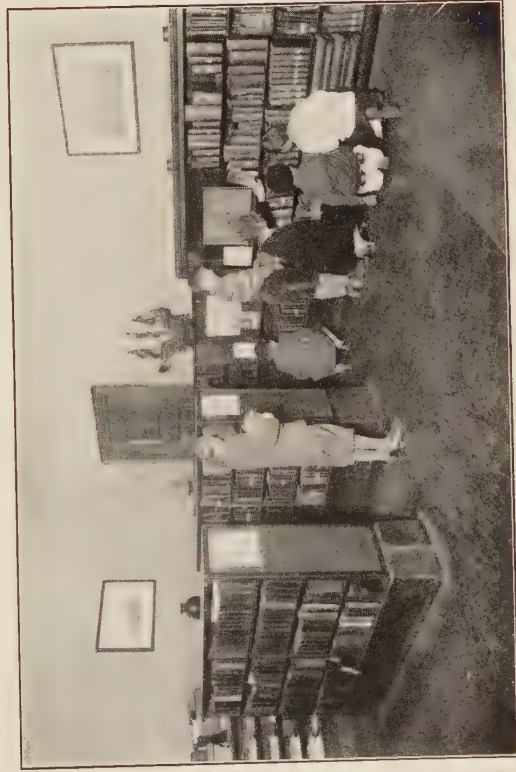
⁷ See Murray, pp. 155-59, for extracts or reports and memorials; also *New Jersey School Report*, 1879, pp. 43-54.



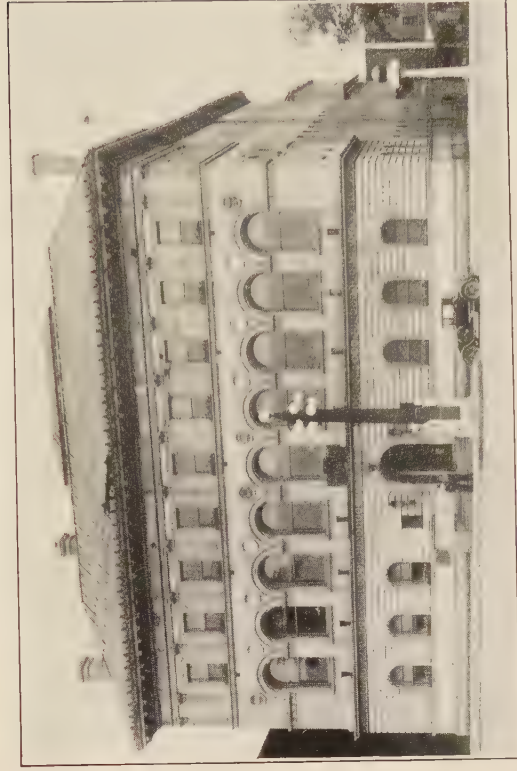
BURLINGTON COUNTY LIBRARY, RURAL DELIVERY



LOBBY OF THE MUSEUM OF FINE ARTS, MONTCLAIR



NEWARK PUBLIC LIBRARY, CHILDREN'S ROOM



NEWARK PUBLIC LIBRARY, MAIN BUILDING

Accordingly the Legislature of 1829 enacted the first comprehensive school law.⁸ This enactment was amended in 1830⁹ and repealed in 1831.¹⁰ In answer to the demands of the denominational and ecclesiastical factions, the legislation of 1831 permitted *all* schools to share in the moneys apportioned to the districts. Furthermore it gave the inhabitants authority to direct by vote of the town meeting, that all school moneys be used exclusively for the indigent poor and that apportionment be made upon the basis of the poor scholars enrolled. Last of all the law contained no provision for the forming of districts or the licensing of teachers. In these particulars the worst evils of the district school and the pauper taint were fastened upon the State.

However, a reaction soon set in.¹¹ Those who had secured the passage of the act of 1829 continued their efforts. On January 16, 1838, another convention was held in Trenton with Chief Justice Hornblower as presiding officer. This meeting declared that the school laws were ineffective and recommended an organization of the school system under a State superintendent of schools. Bishop Doane, L. Q. C. Elmer, N. J. Rhees, Theodore Frelinghuysen, J. S. Green, D. B. Rydall, A. B. Dod, A. Atwood, and S. R. Gummere became leaders in the movement which secured the repeal of the defective laws. Although the Legislature of 1838 restored the most progressive features of the law of 1829, unsatisfactory provisions remained; namely, the sharing of funds by denominational schools, and the authorization, rather than the requirement, that the Board of Freeholders elect a board of examiners. The State appropriation was raised to \$30,000 and the townships were required to raise two dollars for every dollar received from the State. The provisions of the laws of 1829 and 1838 that really put into operation a system of public instruction were as follows:¹²

1. An annual appropriation from the school fund to be paid to the districts in proportion to the taxes paid by the counties.
2. Appropriations to be made by the Board of Chosen Freeholders in ratio to the tax of the townships, the townships voting an additional amount in order to secure this aid.
3. School committees for each township having power to arrange the school districts and employ and license teachers.
4. The election of three district trustees having the responsibility of providing the school house and reporting the number of children in the district between the ages of 4 and 16, and having power to employ licensed teachers.
5. The supervision of the several districts by the Township committee and the report to the town meeting of the condition of the schools, the length of term, the tuition charges, the account of expenditures.

⁸ *New Jersey Laws*, 1829; 53d ses., 2d setting, p. 105.

⁹ *New Jersey Laws*, 1830; 54th ses., 2d setting, p. 119.

¹⁰ *New Jersey Laws*, 1831; 55th ses., 2d setting, p. 145.

¹¹ Murray, p. 162; *New Jersey School Report*, 1879, pp. 46-48.

¹² *Acts of 62d General Assembly*, 2d setting, p. 246.

In the operation of these provisions it became apparent that the poorer sections that stood in greatest need of assistance from the State were not helped when money was distributed upon the basis of taxes paid by the county and township. This condition was not relieved until the law of 1851 fixed apportionment of the State funds on the basis of the school census.¹³

In the meanwhile other important advances were made. The State Constitution of 1844 required the secure investment of the school fund and forbade the diversion of any part of the fund or income from it for any purpose other than the support of schools. In 1846 the trustees of the school fund were authorized to appoint a State Superintendent of Public Schools.¹⁴ At first the jurisdiction of this official was limited to Essex and Passaic counties, but it was soon extended by the boards of freeholders of the various counties expressing a desire for his services. The compensation of three dollars per day for every day actually spent in performance of duty was paid by the subscribing counties. Two years later an allowance of \$500 for incidental expenses was authorized. At the same time it had become obligatory that teachers should secure licenses either from the county examiners or the township superintendent. Whereas the township had formerly been authorized to raise money if the citizens so desired, now it was required that twice the amount received from the State should be raised by taxes. Furthermore the townships were authorized to appoint a town superintendent upon whom should devolve all the duties formerly performed by the township committees.¹⁵

However, this form of supervision was ineffective. The great number of town superintendents made impossible any uniformity in details. There were two hundred fifty such officers in the State in 1867.¹⁶ This defect was one of the matters remedied by the school legislation of 1866 and 1867. Furthermore the section of the law permitting denominational and parochial schools to share in State funds was repealed.¹⁷ General supervision of schools was vested in the State Board of Education which was given power to elect a State Superintendent and to appoint county superintendents. The details of this plan of administration were such that school affairs which otherwise would have required legislation could be regulated by rules of the board.¹⁸ The State appropriation was increased to \$40,000, a similar sum was set aside from the income of the school fund,¹⁹ and additional money was made available when the townships were required to apply the income from the surplus revenue deposited with them to school purposes.²⁰

It may be well to explain here that by act of Congress, June 23, 1836, the

¹³ *New Jersey Laws*, 75th Leg., 7th ses., p. 267.

¹⁴ *New Jersey Laws*, 69th Leg., 1st ses., p. 242.

¹⁵ *New Jersey Laws*, 70th Leg., 2d ses., p. 164, and 72d Leg., 4th ses., p. 146.

¹⁶ *New Jersey School Report*, 1879, p. 55.

¹⁷ *New Jersey Laws*, 1866, p. 971.

¹⁸ *New Jersey Laws*, 1867, Chpt. 179, Articles 1, 2, 3, 4.

¹⁹ *New Jersey Laws*, 1866, p. 1041. In 1867 the State appropriation was increased to \$60,000.

²⁰ *New Jersey Laws*, 1867, Chpt. 179, Article 9, Sec. 77.

treasury surplus of the National Government was apportioned to the several states as loans to them. From this source New Jersey received \$764,670.44. The Governor, Treasurer, and Speaker of the House were empowered to receive this money and to allot it to the counties in ratio to the taxes paid by them in 1836. As Mercer, Hudson, Camden, and Ocean counties were created, adjustments were made so that each new county received a share in the original deposit with the State. However, in the establishment of Union County, the clause providing for this arrangement was omitted. The money was apportioned to the townships by the counties in the same manner as it had been received from the State.²¹

It must not be supposed that the course of the public school had run smoothly with no other obstacles presenting themselves than those growing out of the trial and error plan of legislation. The religious groups had asserted themselves and had secured, in 1831, a share in the money appropriated for the support of schools.²² Some people became alarmed at the tendency away from the religious atmosphere of the older schools and text books. Fearing the effect of purely secular instruction, men who had advanced, at an earlier date, the common school movement now pronounced themselves in favor of parochial schools. The New Jersey Teachers' Association was influential in winning over important individuals and their services were secured for the organization of teachers' institutes throughout the State.²³

The movement to organize teachers' institutes originated in the efforts of Dr. Christopher Hoagland, superintendent of the township of Hillsboro. Stimulated by Dr. Hoagland's enthusiasm, the Somerset Teachers' Association held an institute in November, 1851. Henry Barnard freely gave advice to the committee in charge; Elizabeth Palmer Peabody demonstrated teaching methods; Horace Greeley lectured; Governor Fort and State Superintendent King encouraged the promoters in their work. Two years later Trenton was the scene of a similar convention. Resolutions adopted at Trenton included recommendations for the appointment of a State Superintendent for full time, for provisions for the training of teachers, for appropriations to district libraries, for the establishment of an educational journal and for an organization of teachers and friends of education to promote the free school.

The immediate effect of this convention may be seen in the establishment of teachers' institutes in 1854 and the organization of the New Jersey State Teachers' Association (December 18, 1853). These educational meetings received the support of influential men as Hon. Richard S. Field and David Naar in urging the establishment of a normal school. Governor Price, in his message to the Legislature in 1855, stated the need in the following forcible language:

"Our public schools must be placed on a footing as respectable as any

²¹ For disposition of this money, see *New Jersey School Report*, 1880, pp. 22ff.

²² Repealed 1866; see note 17.

²³ See account by John Bodine Thompson, in Murray's *History of Education in New Jersey*, pp. 164-82; also *New Jersey Historical Society Proceedings*, 1871, p. 123.

other seminaries of learning. In view, therefore, of the practical importance of a State Normal School for the education of teachers, and the self-evident necessity, with our ability to make liberal appropriations for that object, I recommend the establishment of a school for the education of teachers."²⁴

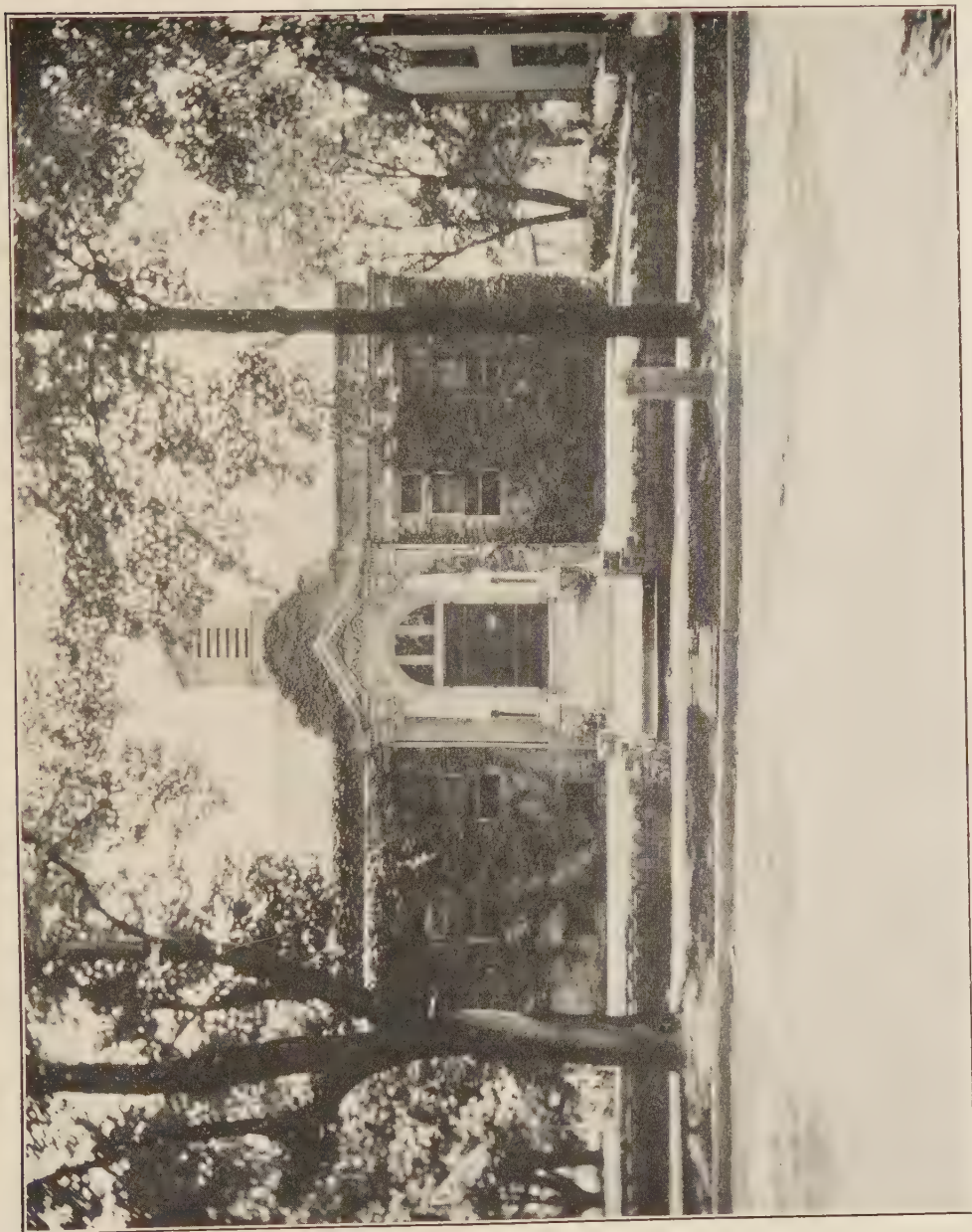
In 1855 the necessary legislation for the establishment of the school was secured, and an appropriation of \$10,000 was made for its support. Liberal offers of sites and money were received from Orange, New Brunswick, Pennington, Trenton and Princeton. Trenton was selected as the most desirable location. The school opened in a temporary quarters October 1, 1855, but soon after moved into the first building of the school, dedicated July 17, 1856. The first president was Richard S. Field who retained the position until his death in 1870. The first principal was William F. Phelps. Early in the work of the normal school it was evident that the students needed the opportunity to put into practice the instruction in methods, management, organization and discipline received in the class room. Thus the model school was early added to the equipment. In the original plan no provision was made for the boarding of students, but citizens of Trenton organizing as "The Normal School Boarding-House Association," erected a building and supplied board to the "female pupils" at cost. By purchase this property later passed into the possession of the State.²⁵ There was also an auxiliary school, known as the Farnum School, included in the Normal School. Paul Farnum, of Beverly, had offered to the trustees a building which he was erecting at the time of the establishment of the Normal School. The trustees did not deem it advisable to accept the free use of this building. Nevertheless, the building was completed and provided with equipment for a secondary school and placed under the control of the State. It has been used as a preparatory school and supported in part by the interest from an endowment and in part by State appropriations.

Although great progress had been made toward the formation of a system of free public schools, two obstacles remained: The schools were supported mainly by the township tax, and tuition fees were charged. In the State Superintendent's report for 1879 the situation was described in the following terms:

At present we have two sources from whence we derive a general fund, the State appropriation and the township tax. This, it appears to me, is unnecessary. I see no reason why we could not dispense with our township tax altogether by increasing the State appropriation equal to the amount we derive from that source. There are many objections to a township school tax which would be avoided by the State appropriation. Our public schools should not depend for their support upon a revenue which a mere majority at a town meeting can any year withhold. Party interests, political issues, or the exertions of influential men opposed to public schools, will often

²⁴ *New Jersey School Report*, 1879, pp. 50-52.

²⁵ See account in *School Report*, 1879, pp. 50-54; also Murray, pp. 44-49; *New Jersey Laws*, 1855, Chpt. XIV; *New Jersey Laws*, 1870, Chpt. CC.



PUBLIC LIBRARY, VINELAND

defeat a school tax, and in consequence, the schools for the year must either be closed or tuition fees must be imposed upon those who attend.

Public schools, giving a free education to all, have long been considered, with us, not only a benefit but a necessity, and hence the fund for their support should be permanent.²⁶

The Legislature of 1871 enacted the law which made the schools of New Jersey entirely free. The important provisions of this law were later (1876) included as amendments to the constitution so that the State Legislature could not (1) appropriate or donate any school money for the "use of any society, association or corporation" or (2) pass any "private, local or special laws" providing for the management and support of free public schools, but must maintain and "provide an efficient system of free public schools for the instruction of all children in the State between the ages of five and eighteen years."²⁷

Subsequent changes in school laws have been in the direction of fulfilling the last of these provisions. It was soon found that the method of levying the State school tax, as provided in the law of 1871, was a mistake. There was a continuous increase in school revenue between 1871 and 1875, remarkable because this interval included the financial depression of 1873. However, the increase in school census and the reduction of rates in the counties between 1875 and 1880 seriously crippled the schools. There was a loss of \$220,531 in school revenue or a total reduction of \$1.08 per child. Therefore, it became necessary to specify the amount of State money allowed per child and to fix the tax rate accordingly. This was accomplished by dividing the total amount of money necessary to allow five dollars for each child of school age in the State by the total number of rates. This provided a uniform State tax. From the funds derived in this manner, ten per cent. was set aside for a reserve fund and ninety per cent. returned to the counties.²⁸

Conditions within the schools were demanding attention. Old style desks such as have been described, remained in the schoolrooms; maps, dictionaries and blackboards were found only occasionally; and the schools were greatly overcrowded. In 1882 ninety teachers in the State reported an average daily attendance in their classes of sixty pupils. Twelve towns in the State reported classes containing over eighty pupils, and some places stated that there were classes in which over one hundred pupils were enrolled. Even with these conditions prevailing, only seventy per cent. of the school population was attending schools, either public or private.²⁹ As late as 1887 the State Superintendent reported that fifteen per cent. of the schools in the State were without comfortable or convenient desks, thirty-three were without dictionaries, and

²⁶ *New Jersey School Report*, 1879, p. 57.

²⁷ *New Jersey Laws*, 1871, Chpt. DVII.

²⁸ *New Jersey School Report*, 1881, pp. 29-32. *New Jersey Laws*, 1884, CCXXII; 1888, CXXXII, p. 177.

²⁹ *New Jersey School Report*, 1882, p. 31.

seventeen per cent. were without blackboards.³⁰ Emphasis upon improvement in these particulars brought results. In 1890 the State Superintendent reported that only 219 desks of the old style remained in the whole State.

At the last mentioned date the monthly salaries of the men teachers averaged \$76.02 while the women drew the munificent sum of \$43.62. Even at these figures the salaries had risen steadily. In 1876 they were \$66.42 and \$37.39 for men and women respectively. There was a steady increase in the proportion of women teachers and a corresponding decrease in the proportion of men teachers. In 1876 thirty per cent. of the total number of teachers in the State (3,284) were men;³¹ in 1890 only eighteen per cent. were men.³² Among the explanations offered for the fact that numbers of women entered the schoolroom during this period is one that points out the incoming of cheap labor into the factories and the consequent movement away from that type of employment by girls and women who had formerly followed the transfer of home industries into the factory.

The development of industries was directly reflected in the educational developments when the Legislature (1881) provided that any township or city which raised, by subscription or otherwise, a sum not less than \$3,000 for the purpose of establishing a school of trade or industry should receive a similar appropriation from the State.³³ Both the Newark Technical School and the Montclair Technical School, which had for three years previous been attached to public schools of that locality, received State support under this provision. Special provision for the colored youth was made in the Manual Training and Industrial School at Bordentown. This school offered courses adapted to the needs of both boys and girls and added the requirement of military tactics for both sexes.³⁴

During the last decade of the nineteenth century there were numerous educational bills passed by the Legislature. The important changes which were needed to perfect the State system were provided by these enactments. The older plan of school districts had continued, although there had been a total of 278 districts each having less than 45 children of school age and a total of 86 districts each having less than 10 children. The result was that the grading of students in the district schools was poor and the change of teachers constant.³⁵ The Township Act of 1894 remedied the condition by consolidating small districts and permitting children to attend school at the most convenient place without regard for district lines. An amendment in 1895 prohibited any borough of less than 400 school children from becoming a separate district.³⁶

At the time that these changes were made there had long been present a

³⁰ *New Jersey School Report*, 1887, pp. 18-19.

³¹ *New Jersey School Report*, 1876, p. 8.

³² *New Jersey School Report*, 1890, p. 10.

³³ *New Jersey School Report*, 1885, p. 51; *New Jersey Laws*, 1881, Chpt. 164, p. 208.

³⁴ *New Jersey School Report*, 1897, p. 295; *New Jersey Laws*, 1885, Chpt. 399, p. 536.

³⁵ *New Jersey School Report*, 1894, p. 13.

³⁶ *New Jersey Laws*, 1894, Chpt. 335, p. 506; 1895, Chpt. 267, p. 503.

demand for instruction higher than elementary grade in the public schools. With the concentration of pupils at township centers there was an increased demand for township high schools. In 1896 there were not more than 150 teachers in high school grades although at least thirty localities reported that they were offering secondary instruction.³⁷ As yet the high school was not separated from the lower school and was in reality an extension of the grading system which had begun with the primary division. Thus what has become the State supported secondary school was, in part, an adjustment made necessary by the continuation of pupils in free school and, in part, by the need of supplying higher instruction when private institutions were discontinued because of the increasing importance of the public school system. Unlike Massachusetts and most of the northern states, New Jersey did not foster the high school by legislation directly encouraging higher education.

In a similar manner the kindergarten was added to the public school system. This type of school was introduced in America through private agencies and proved so beneficial that the public schools absorbed the movement. In 1896 the State Superintendent pointed out that the State could increase the efficiency of the system one hundred per cent. by increasing the funds available for elementary grades by five per cent. This addition was to be expended upon the kindergartens.³⁸

Improvement in instruction was promoted by the adoption of the following measures: (1) the free use of text books (1894), (2) the adoption of a uniform course of study, (3) the issuance of special certificates in recognition of professional progress, and (4) the establishment of pedagogical libraries. The work of the State Normal School has been so general in its effect that Newark, Jersey City and Paterson added normal departments to their city system. The demand for college graduates was continuously increasing as a result of the development of high schools and the number of State certificates was on the upward trend. In 1895 twenty per cent. of the teachers of the State held certificates of higher grade than those issued by the county examiners.³⁹

Finally the interest of school men was directed to the physical well-being of the pupils. The reports of the superintendent during the late 'nineties emphasized the need for sanitary school buildings. In fact very detailed directions are given for the management of school property so as to promote healthy conditions. In 1898 the superintendent was authorized to supply plans for school buildings and to supervise the construction. Medical inspection came as a final step in 1900.⁴⁰

Thus when the school laws were revised in 1900 there were included the provisions necessary to a well organized and efficient system of free public schools. Moreover, those who were to administer the affairs of the schools

³⁷ *New Jersey School Report*, 1896, p. 140.

³⁸ *New Jersey School Report*, 1896, p. 24.

³⁹ *New Jersey School Report*, 1894, p. 67; 1895, p. 66.

⁴⁰ *New Jersey School Report*, 1898, pp. 24-25, and 1900, pp. 22-26. *New Jersey Laws*, 1900, Chpt. 96, p. 279; 1898, Chpt. 129.

were in a position to survey and to adopt to local conditions the progressive educational movements of the twentieth century.

Private Secondary Schools—The schools which followed the first attempts of communities to provide the rudiments of an education for their children were not, as we have seen, the public schools. It was the religious element in American life, so prominent in the colonial era, that produced the first colleges and the schools of secondary grade which gave the classical instruction necessary for entrance to the colleges. Several of these Latin grammar schools were mentioned in a previous chapter of this work. The term academy was applied to the institutions of secondary grade which had changed to the use of English as the core of instruction and had added the newer subjects of chemistry, history, geography, and applied mathematics.

It may be well to return to the thread of the story of the secondary schools as it was left in the earlier section. There we saw that the Friends as a religious body were concerned only with elementary schools. Having no need for an educated ministry this denomination showed no interest in the establishment of secondary schools or colleges. With respect to the work of this society and the part played by them in the educational developments in New Jersey, Dr. Woody states:

A study of all available records of the four centers, Shrewsbury, Burlington, Haddonfield and Salem, reveals the fact that schools of elementary character were set up in practically all local communities by the close of the eighteenth century. Some, however, were not continuously in operation, due to the lack of teachers, or scattered membership, and the consequent difficulty of supporting a school. Against all obstacles, however, there was steady advancement in points of numbers and popularity from 1778 until the influence of the public school movement was felt. A gradual decline then took place, due to the fact that (1) many members sent children to public schools because they were better situated, (2) many preferred the public school because it was free, (3) others did not wish to support a church school and pay for a public one at the same time, and (4) there was dissension among the Quakers themselves which divided their strength and purpose, educationally. In a majority of cases, after 1827, there was an attempt to maintain two schools where there had been but one. This period among Friends coincided with the movement for State free schools. Allegiance to the church school on the part of many was transferred to the State institution. A few of the old foundations, however, still remain and have large enrollments.⁴¹

Nevertheless the academies at Moorestown, Salem and Woodstown, under the supervision of Friends, gave instruction in advance of the usual elementary subjects.

Among the schools whose beginnings were described in the earlier sec-

⁴¹ Woody, Thomas: *Quaker Education in New Jersey*, Philadelphia, 1923, pp. 376-77.

tion on education in New Jersey was Burlington Academy, an institution under the care of the Episcopalians of the State. In the address of 1846, Bishop Doane announced the incorporation of Burlington College, also under the supervision of the Episcopal Church. Classes were graduated from 1850-1860, but thereafter the work was continued only in the preparatory school and the divinity department.⁴²

There was also established at Burlington, in 1837, under a unique combination of private and ecclesiastical control, a girls' seminary, St. Mary's Hall. "This Institution for Female Education in Christian Principles" gave young ladies an opportunity to secure board and lodging, including fuel and light, "instruction in all the English branches, the ancient languages, psalmody, plain sewing, and the domestic economy" for one hundred dollars, payable in advance. Three years after the establishment there were fifty boards and thirteen day scholars attending.⁴³

The educational fervor of the Dutch Reformed congregations continued to keep alive the preparatory department of Queen's College and to revive, at intervals, interest in the college itself. The history of Rutgers Preparatory is in a large measure the story of the separation of the school from the college.

After the suspension of the college exercises in 1794, the work of the institution was carried on by the school alone until the revival of the literary department in 1807. The success of the school in the early years of the nineteenth century is associated with the names of John Croes, headmaster from 1801-08, and John S. Mabon, principal from 1818-25. The school had various names and locations. However, classes were usually held in the college hall, both in the old building at George and Schuerman streets and in the newer Queen's Building. In 1830 the school was first provided with its own building, the original portion of the present building on the corner of College Avenue and Somerset Street. Later additions were made to this building and other houses in the block purchased for the use of the school. The present excellent facilities are due to the efforts of the present headmaster, William P. Kelley, and his predecessor, Dr. Eliot R. Payson.⁴⁴

It should also be noted that Washington Academy, the school established for the purpose of attracting Queen's College to Hackensack was continued under Peter Wilson. In 1871 the school, having outgrown its facilities, became merged in the public school system.⁴⁵

Much of the educational activity of the Presbyterians seems to have centered upon the establishment of a theological seminary. Nevertheless, the school of Dr. Kennedy at Basking Ridge (1750-1817) and the academies at

⁴² Hills: *History of the Church in Burlington, New Jersey*, Wm. S. Sharp, Trenton, 1876, pp. 485-88, 572, 655; Murray: pp. 67-69.

⁴³ Hills: pp. 452-54; Murray: p. 66.

⁴⁴ Demarest: *History of Rutgers College*, under index heading Grammar School; Scudder, M. T. *Some Sidelights in the History of Rutgers Preparatory School*, New Brunswick Historical Society Papers, Rutgers Library in MS.

⁴⁵ Murray: p. 65.

Bound Brook (1742-1857), Freehold (1831-74), and Morristown (1791-1869 and 1876-), continued to receive the attention of members of the congregation. Of special interest, however, was the gift of John I. Blair, who conveyed to the Presbyterian Church a building to be used for a church school. Mr. Blair supplemented his first gift by the replacement of the original building, the addition of several acres of land and an endowment fund. The founder wished to provide the means by which pupils of both sexes might prepare for college or business at a minimum cost under the influences of a well-ordered home life. In recognition of Mr. Blair's benefactions the school has been called Blair Presbyterian Academy.

Lawrenceville Academy is a richly endowed and well organized school, also under Presbyterian influence. This institution developed from small groups that came to Rev. Issac V. Brown for instruction as early as 1810. Under the direction of Rev. Hugh Hamill and his brother, Rev. Samuel Hamill, the school became known as the Lawrenceville Classical and Commercial High School. In 1881 the school was chartered and placed under the control of a board of trustees. The organization was made such that all boys, except those of the highest form, lived in the masters' homes so that each unit represented a family group. The requirement that all students take Latin for the first three years has continued, and has represented a conservative element in the tendency to diversify curricula. However, the recent expansion of the course of study has included excellent scientific courses.

The Baptists were another denomination whose educational efforts promoted secondary schools. This group sponsored the South Jersey Institute, established in 1865, and Peddie Institute, established in 1864. These schools at one time admitted both boys and girls. The latter institution was, after many discouraging attempts, put upon a sound financial basis through the generosity of Thomas B. Peddie, of Newark. This benefactor prevented the sale of the property during the erection of the buildings and made bequests to the endowment fund. Other important gifts, such as the Longstreet Library and Science Building, have made this institution a foremost school in the State.

The New Jersey Conference of the Methodist Episcopal Church established, in 1839, the Pennington Seminary and Female Collegiate Institute. The courses offered included classics, for those preparing to enter college, and training in art, music, and letters for those who wished to enter a special field. As the name suggests, the departments for men and women students were kept separate. An act of the Legislature, in 1854, made possible the conferring of degrees in literature and art upon the women graduates.

Among the schools of the earlier period which were not supported by denominational interests was Bergen Columbian Academy, established in 1790. This school became the property of the township, in 1813, after a long controversy between the trustees and the local school authorities. Likewise, Lafayette Academy of Hackensack (established in 1825) was merged with the public schools in 1853; Trenton Academy, after almost a century of serv-



UPPER HOUSE, THE LAWRENCEVILLE SCHOOL

Photograph by Orren Jack Turner.

ice (1781-1857), was purchased by the city for one of its schoolhouses. However, Newark Academy, after closing its female department, continued as a school for boys.

It should be recalled that girls were not admitted to the early grammar schools except at such hours as would not interrupt the boys' studies. The academies, however, included, in many cases, a "female department." During the nineteenth century the advocates of collegiate education for women won their battle. As a preliminary step in this movement and as preparatory schools for the later woman's college, the "female" seminaries and academies have a distinct place. In this connection certain schools should not be overlooked. Madame Murat, a French refugee in America, in 1840, established a school for young ladies at Bordentown. In the same town Rev. John Brakeley began a female seminary in 1851 which was later incorporated as Bordentown Female College. This school paid special attention to music and art and included Latin in its curriculum. The omission of classical languages and mathematics was not unusual so that the courses of study offered by New Jersey Collegiate Institute seem rather remarkable. This institution, incorporated in 1868, offered three courses, namely: (1) academic, including English, Latin, French and German; (2) scientific, including English, mathematics, and science; and (3) classical including English, mathematics, Latin, Greek, French, and German. In New Brunswick the school established by Miss Hoyt may be considered as having been continued by the Misses Anabel; in Bridgeton, Ivy Hall (established in 1859) was continued as a seminary.⁴⁶

No attempt has been made to follow the establishment and abandonment of the numerous secondary schools—academies, seminaries and classical schools—which functioned at some time during the nineteenth century. To do such would lead into devious paths. Furthermore, it would be impossible to include so much in the brief space allotted to this subject. The immensity of the task may be seen from the number of schools of this type reported by the Commissioner of Education in 1900. The statistics for 1899-1900 report seventy-four private schools of secondary grade in New Jersey. Of this number fifty are non-sectarian. The Roman Catholics, a denomination not previously mentioned, controlled ten schools; the Friends four; the Presbyterian three; the Baptists, Episcopalians and Methodists two each; the Lutherans one. Eighteen schools admitted boys only; twenty-nine admitted girls only; twenty-seven were coeducational.⁴⁷

There are three points which should be noted: (1) many of the so-called classical schools of the colonial period continued until they were merged with the public schools, (2) academies or seminaries provided education for the daughters of the communities, and (3) some of the institutions established during the nineteenth century for the purpose of preparing young people for

⁴⁶ Sketches of the private secondary schools may be found in Sargent's *Handbook of American Private Schools*. See Murray, Chpt. VI, *Academies and Secondary Schools*; and Williams, *Handbook of Princeton*, The Grafton Press, 1905, pp. 139-47.

⁴⁷ *Report of United States Commissioner of Education*, 1899-1900, pp. 2394-97, 2436.

college have continued to function although the public high school has undertaken this responsibility for the public generally.

Institutions for Higher Education—Of the nine American colleges whose charters antedate the Revolution, two are situated in New Jersey. As in all colleges of the early days, the religious influence was dominant. In the case of the College of New Jersey the institution had been chartered without actual control by any church body. However, in the case of Queen's College, the theological and literary elements were, in a measure, dependent until late in the nineteenth century. As a matter of fact the college owed its survival to the generosity of the theological school, but the trend of the times was away from ecclesiastical control of the collegiate department. In its place the religious groups established separate schools of theology. Another tendency was manifest within the colleges themselves. The change in economic and social conditions necessitated a curriculum less influenced by the traditional subjects. Science, history, and modern languages were clamoring for recognition as subjects worthy of college credit; mechanical and agricultural subjects called for special equipment and special type of instruction. Rutgers Scientific School and Stevens Institute of Technology were answers to the latter demand.

There were, however, exceptions to this general plan of development in the institutions for higher education. New religious groups had become influential. These denominations, feeling that the secularized instruction of the general college course did not meet their needs, established institutions in which young people might continue under the care of the church. Examples of this movement are the Lutheran College, Upsala (1893), and the Roman Catholic colleges, St. Elizabeth (1899), St. Peter's (1872) and Seton Hall (1856). Although chartered at an earlier date, St. Peter's did not confer academic degrees until 1889. This institution connected with the church and high school of the same name, follows the plan of instruction inaugurated by the Society of Jesus in 1599 and revised in 1832. Because the influence of these four denominational colleges belongs in a later period, only Seton Hall can be discussed, even briefly, in this section.

Seton Hall College—When the Right Reverend James Roosevelt Bayley entered upon his duties as Bishop of Newark, he directed his efforts toward improving the educational facilities of the diocese. He desired to found an institution in which the graduates of the parochial schools could receive higher education in arts, science and literature. The purchase of the buildings of the Young Ladies' Academy at Madison was the initial step in this direction. On September 1, 1856, the college known thereafter as Seton Hall was formally opened. The list of five students upon the opening day was increased before the end of the month to twenty-five.

The charter of the college, granted in 1861, invested the thirteen trustees with the management of affairs and empowered them to confer the "usual academic and other degrees granted by any other college in the State."

In 1860 the location of the college was transferred to South Orange, the new site being convenient to Newark. The teaching staff consisted of the president, Rev. B. J. McQuaid, and sixteen professors. Father McQuaid's characteristic energy was sorely tried by the events following the removal. Under his leadership the college survived the trying years of the Civil War only to suffer loss by fire in 1866. A similar disaster destroyed the principal college building in 1886. The president, Rev. James Carrigan, followed his predecessor's policies and immediately set about a second rebuilding. For some time a considerable debt remained, but this was entirely removed during the later years of the century.

Associated with the college have been the Diocesan Seminary of the Immaculate Conception⁴⁸ and the preparatory department from which students entered upon the collegiate courses. In the various departments of instruction the professors have been, in the main, priests of the Roman Catholic Church, but they have been assisted by lay instructors in the branches of science, mathematics and music.⁴⁹

Stevens Institute of Technology—In the will of Edwin A. Stevens of Hoboken there was a bequest of six hundred fifty thousand dollars and a site, covering the block between Fifth, Sixth, Hudson and River streets, for the erection and maintenance of a technological institute. The executors of the estate, Mrs. Martha B. Stevens, W. W. Shippen, and Rev. Samuel B. Dod, secured a charter from the State of New Jersey (February 15, 1870), selected Dr. Henry Morton president of the newly created Stevens Institute of Technology, and proceeded with the erection of a building. In September, 1871, the college of mechanical engineering was already opened; the high school department, Stevens Institute High School, was added immediately thereafter.

The purpose of the institution from the beginning was to graduate mechanical engineers of the first rank. All additions or changes that were made looked forward to the accomplishment of this purpose. The courses provided not only for a complete mastery of the mathematical, scientific, and practical phases of engineering but also included the cultural subjects of modern languages, history and literature.

The development of the institute was due in a large measure to the generosity and foresight of the president, Dr. Morton. At his own expense, he increased the work shop facilities; he donated the money for additional apparatus; he made the initial payment upon the endowment of a chair of engineering practice and later doubled the amount of his original gift. During his administration additions to the teaching force included instructors in experimental mechanics and workshop, mechanical drawing, mathematics and analytical chemistry and professors of mechanics, marine engineering and applied electricity.

A change in the number of trustees was made in 1887 when an alumni

⁴⁸ Removed to Darlington, New Jersey, in 1926.

⁴⁹ See historical sketch in Seton Hall College Catalogue, June, 1928; Flynn: *The Catholic Church in New Jersey*, Morristown, 1905, pp. 279, 597-622.

trustee was added to the original board of three members. In 1893 there were three alumni trustees elected to the board, which had been enlarged in the previous year by the election of Andrew Carnegie, A. C. Humphries (later president of the institution), Charles McDonald, A. T. McGill (Chancellor of New Jersey), and Edwin A. Stevens.

For a time the researches made in the institute and the publications of its faculty were included in the catalogue. However, the practice was discontinued in 1879 because the list at that time covered sixteen pages.⁵⁰

Princeton Theological Seminary—Although the movement which resulted in the chartering of the College of New Jersey had originated in the desire of the Presbyterians to provide means of educating their ministers under the supervision of the church council, the college as finally organized had no official relation to the church. The demand for properly trained ministers became more and more urgent as the church refused to relax her rigid requirements in the face of increasing numbers of congregations.

It is not entirely clear where the proposal for a theological school originated, but Dr. Ashbel Green, in 1805, reported to the General Assembly a resolution emphasizing the needs of the church. There was no suggestion of a theological institution in this overture. However, it probably promoted feeling upon the matter as the assembly of 1806 recommended a favorable consideration of a letter from President Smith setting forth the advantages of theological instruction in the College of New Jersey. The time for definite action had not come, though Dr. Green was supported in his advocacy of the project by Dr. Archibald Alexander and Dr. J. J. Janeway. In the assembly of May, 1809, a committee, under the chairmanship of President Dwight, a delegate from the Congregationalists, reported that there were three methods of meeting the proposition of establishing a theological institution: (1) One great central school conveniently situated, (2) Two schools so located as to accommodate the northern and southern divisions of the church, and (3) schools formed and directed by the synods themselves.⁵¹

Each of these plans found adherents. Investigation of opinion within the church showed that ten presbyteries favored a central school, one was in favor of two schools, ten voted for synodical schools and six considered it inexpedient to establish any school. Other presbyteries failed to report. The six negative replies, due to misconception, were afterwards counted as favorable to the central school. Thereupon the resolution was passed, May 30, 1810, that the assembly should "immediately attempt to establish a seminary for securing, for candidates for the ministry, more extensive and efficient theological instruction than they have hitherto enjoyed." The plan of action, in all details, was entrusted to "the Rev. Drs. Green, Woodhull, Romegn, and Mil-

⁵⁰ See Stevens Institute Catalogue; Murray, pp. 307-12.

⁵¹ Extracts from Minutes of General Assembly reprinted in the *Centennial Celebration of the Theological Seminary of the Presbyterian Church in the United States of America, Princeton, 1912*, pp. 1-9.



ALEXANDER HALL, PRINCETON THEOLOGICAL SEMINARY

Photograph by Orren Jack Turner.

ler, the Rev. Messrs. Archibald Alexander, James Richards, and Amzi Armstrong."

Upon the recommendation of this group, a committee was appointed, Dr. Alexander as chairman, to confer with a similar body from the trustees of the College of New Jersey. It should be recalled that the relations between the church and the college and the fact that theological instruction was offered by the college suggested the affiliation of the institution with the proposed seminary. However, the essential features of the entire plan gave the assembly control over the theological school. As finally reported to the assembly in Philadelphia in May, 1812, the agreement between the two bodies provided that the new institution should be located at Princeton (though free to move at the discretion of the assembly), should have use of the equipment subject to rules, and should be controlled entirely by the assembly. At the same time, the trustees promised "not to establish a professorship of theology in the college while the seminary shall remain at Princeton." In 1813 the assembly decided upon Princeton as a permanent site.⁵²

The new institution was formally opened August 12, 1812, with the inauguration of Dr. Archibald Alexander as Professor of Didactic and Polemic Theology and the matriculation of three students. During the first year classes met in Dr. Alexander's home. The number increased rapidly so that it became necessary to make use of college halls before the erection of buildings for the seminary was begun. In 1815 the corner-stone of the first building was laid. The site, together with a tract of seven acres, was donated by Mr. Richard Stockton. This first building contained rooms for students, the refectory, the library, the recitation halls, and rooms for the stewards.⁵³

After the institution had been giving instruction for ten years (1822) it was incorporated under the title of the "Trustees of the Theological Seminary of the Presbyterian Church." The original charter limited the trustees to twenty-one; in 1876 and in 1877 amendments were made so that twelve additional trustees were included. Other changes (1866 and 1889) permitted the trustees to hold property of greater amount than that stated in the original charter.⁵⁴

Supplements to the facilities of the institution came as it proved its usefulness, though its struggle in the early days of its existence had been severe. These additions were in many cases gifts or bequests in the form of funds for the creation of professorships, money for the eight buildings erected prior to 1900, or land to be included in the campus. In 1822 the total endowment was only \$18,000.00, but the report to the General Assembly in 1912 showed that this had been increased to \$3,178,000.⁵⁵

The faculty was increased by the appointment of additional professors,

⁵² Plan of Agreement from Minutes of Board, reprinted in Maclean: *History of the College of New Jersey*, J. B. Lippincott & Co., 1877, II, pp. 118-21.

⁵³ *The Centennial Celebration*, pp. 9-14.

⁵⁴ Hageman, J. F.: *History of Princeton*, Vol. I, pp. 333-34, J. B. Lippincott & Co., 1879.

⁵⁵ *Ibid.*, pp. 374-76; *Minutes of General Assembly*, August 1, 1912, p. 331.

lecturers and instructors. The curriculum, at first necessarily limited, was gradually extended by a series of additions and subdivisions, notably the erection of professorships of New Testament History and Biblical Greek in 1860, of Apologetics in 1871, of the relations of philosophy and science to the Christian religion in 1880, of Semitic philology and Old Testament history in 1892, of Biblical theology in 1893.

Instruction was supplemented during the first years by the activities of student organizations such as the Society for Improvement in Composition and Delivery of Sermons and the Society for the Improvement of Biblical Literature. These two societies were organized in 1822 and existed for a brief period. They were, however, preceded by other organizations of which the Theological Society was first. This organization, merged with the Society for Inquiry, became mainly a debating club having weekly literary meetings and a monthly meeting for prayer for missions. A remnant of earlier organizations was the Religious Contribution Society, which survived a variety of names and purposes. Other societies mentioned in accounts of the seminary were the Missionary Society, the Sociological Institute, which intended to acquaint the students with conditions of society affecting the work of the church, the Religious Work Committee, and the Missionary Prayer Circle.⁵⁶

Theological Seminary of the Reformed Church in America—Conditions in the American colonies were not such as to encourage young ministers of the Reformed Church to journey to Holland for ordination. The need for ordination institutions in America became so great that an association called the Coetus, assuming independence of the Classis of Amsterdam, exercised ecclesiastical powers. In connection with this assumption of authority there occurred a schism in the Reformed congregations and the formation of a second party, the Conferentie, which promoted the movement to secure a professorship of divinity in what was then King's College, now Columbia University. This institution was under the control of the Church of England. Therefore, the Reformed Church, led by the Coetus, rejected the plan and secured the charter for Queen's College. Although this institution offered the collegiate courses of that day, it was designed, according to its charter, to train a ministry for the Reformed Dutch Church. The conditions both before and immediately after the Revolution were such that the efforts to unite the college and the theological professorship were unsuccessful.

The appointment to this professorship had, since 1784, been held by Dr. John H. Livingston, pastor of the church in New York. At times Dr. Livingston had taught students gratuitously, at other times ministers in various localities were appointed professors in order to accommodate students. However, all students were required to be examined by Dr. Livingston and to receive a certificate from him before applying for license to preach.⁵⁷

⁵⁶ See account of seminary in Murray, pp. 322-42, and Hageman, II, pp. 322-76.

⁵⁷ Raven, John: *The Early History of the New Brunswick Seminary*, unpublished MS. in Rutgers Library.

Under such conditions the first theological school in America existed until 1807, when a covenant was made between the synod of the church and the trustees of Queen's College. According to this agreement all funds which the trustees might raise in New York State should become a part of the synod's endowment for needy students and for the professorship of theology. But the professorial fund, as this endowment, together with certain moneys raised by the synod in 1806, was called, was to be administered by the trustees. This body agreed to call as professor of theology only such a person as should be selected by the synod and that a board of superintendents appointed by the church council should supervise the theological instruction. Furthermore, the synod promised to assist in providing a library and a theological hall. These plans relating to the powers of the synod, the board of superintendents and duties of professors and students were revised in 1812 and again in 1828, elaborated with reference to certain departments in 1841, and entirely rewritten in 1888.

The appointment of Dr. Livingston to the presidency of Queen's College and the professorship of theology therein was made in 1810. It was understood when Dr. Livingston removed to New Brunswick that his duties as president should demand little else than presiding at commencements and signing diplomas. He found that his responsibility in connection with the theological school required continuous efforts to secure funds. In 1814 the embarrassment was met in part by the promise of the church at Albany to give \$750 a year for six years and of the church at New Brunswick to give \$200 yearly for the same period. However, the partial and irregular payment of salaries continued.

There were also considerable financial difficulties in the college and between the college and the synod in adjusting the cost of the hall begun in 1809 and the balance of the professorial fund. The collegiate exercises were suspended from 1816 to 1825. In the meanwhile the synod had been incorporated and was exerting every effort to secure a permanent endowment. The committee appointed for this purpose secured subscriptions amounting to \$26,675 in the synod of New York and \$26,715 in the synod of Albany. While these moneys were being collected the Collegiate Church in New York met emergencies by a gift of \$1,700 a year for four years. Thus Dr. Livingston was able to see the institution fairly endowed before his death in 1825.

This year saw also an adjustment of financial relations between the general synod and the trustees of the college in the transfer of the college property to the synod upon payment of \$4,000 to the trustees. Upon the reopening of Queen's College, under the name of Rutgers, the synod allowed the trustees use of parts of the hall, now known as Queen's Building, and arranged for the theological professors to perform such duties as were best calculated to promote the interests of both institutions. Amendments to this agreement were made in 1839 and in 1840. The important changes included the provision that, after 1839, no theological professor should be appointed to the presidency, that the synod should not sell or lease the college property

without consent of the trustees, and that the entire management of the affairs of the college should be with the trustees.

During the incumbency of Dr. Van Vranken, Dr. William H. Campbell, the Professor of Biblical Literature, suggested that a separate hall be secured for the seminary. This movement resulted in the gift of \$30,700 by Mrs. Anna Hertzog of Philadelphia, to defray the expense of building Peter Hertzog Theological Hall and a bequest by her of another \$10,000 to keep the building in repair. The site for this hall was given by Messrs. Wilson, Bishop and Drayton of New Brunswick.

After the erection of Hertzog Hall the seminary became entirely separated from the college. The Synod for the sum of \$12,000 reconveyed (1864) the college property to the trustees; the theological professors were released from all duties in the college, and additions were made to the faculty of the seminary. The increase in the number of professors was made possible by the endowment of special chairs and by the drive for subscriptions to the permanent fund. Two philanthropists who gave generously were James Suydam and Gardner A. Sage. Mr. Suydam erected Suydam Hall and endowed the chair of didactic theology, and provided a home for the professor. Mr. Sage built the Gardner A. Sage Library, gave funds for the purchase of books and defraying the incidental expenses of the library, and supplied money for scholarships. In his will he left \$50,000 as an endowment for an unspecified professorship. In 1873 Nicholas T. Vedder, of Utica, made a gift of railroad bonds, the income from which was to support a series of lectures upon "the aspects of infidelity, including the cause and cure." Although two years later (1875) the railroad failed to pay interest the lectures were continued for fourteen years. A similar series of lectures upon missions was supported by a gift from Elder N. F. Graves of Syracuse.

At the close of the century the seminary had funds for its purposes to the extent of three quarters of a million dollars and equipment that made it possible for the work begun in 1784 to be carried on with increasing thoroughness and fervor.⁵⁸

Drew Theological Seminary—The Methodist Church celebrated the one hundredth anniversary of the introduction of Methodism into America by furthering the movement to establish and endow an institution to provide better means of educating ministers of the denomination. At a critical point in these efforts Daniel Drew of New York proposed to contribute a sum of \$500,000 to the cause. One half of this amount was to be used for buildings and grounds and one half for endowment.

Upon the death of William Gibbons of Madison, the mansion and grounds of the country estate of the deceased were purchased from his son. Necessary additions and changes having been made, the seminary opened in November, 1867. The first president, Dr. McClintock, began the organization

⁵⁸ Account of New Brunswick Seminary taken chiefly from Demarest's *History of Rutgers College* and sketch in Murray's *History of Education in New Jersey*.



PYNE LIBRARY, PRINCETON UNIVERSITY

Gift of Mrs. Percy Rivington Pyne. Contains main library, reading rooms and 17 seminary rooms for advanced study



CUYLER DORMITORY, PRINCETON UNIVERSITY

One of 21 dormitories, mostly in quadrangles and courts of English collegiate Gothic

of the courses of study and departments of instruction. This work was continued by his successors, Dr. R. S. Foster, Dr. J. F. Hurst, and Dr. H. A. Buttz.

The courses of study followed closely those offered in Protestant theological seminaries. Departments of instruction included systematic, practical, and historical theology, Hebrew, Old and New Testament exegesis, Biblical Literature and studies of the English Bible.

Although the business failure of Mr. Drew in 1876 involved the funds of the seminary, Dr. Hurst undertook to make good the loss with such faith and courage that the institution recovered entirely from the distressing conditions in which it had been placed. Through the munificent gifts of John B. Cornell, William Hayt, and Samuel W. Browne, scholastic equipment was increased and additional buildings were erected. The library received special attention, numbering among its contents a collection of hymnology and rare manuscripts of the New Testament.

This institution continued as a theological seminary until 1928. At this time the scope of work was increased so as to include a college of liberal arts, known as Brothers College in recognition of the benefactions of Leonard D. Baldwin and Arthur J. Baldwin. The name was, thereupon, changed to Drew University.⁵⁹

Princeton University—During the early history of the College of New Jersey the whole life of the college centered about the person of its president. The death of Dr. Witherspoon in 1794 marked a point at which the activities of the college began to increase in importance. From the election of Dr. Samuel Stanhope Smith in 1795, until the beginning of the twentieth century, six presidents administered the affairs of the college and contributed somewhat toward the final change to a university. These men were as follows:

Samuel Stanhope Smith, 1795-1812.

Ashbel Green, 1812-22.

James Carnahan, 1823-53.

John Maclean, 1854-68.

James McCosh, 1868-88.

Francis Landey Patton, 1888-1902.

In 1796 the State of New Jersey granted to the college eighteen hundred pounds in three yearly installments for the purpose of restoring the buildings and repairing the damage resulting from the occupation by troops during the Revolution. This sum was wholly inadequate. Another misfortune came soon after the opening of the century. Nassau Hall was burned in 1802. Immediately measures were taken to replace the loss. An appeal was made "To the Inhabitants of the United States," and President Smith reported gifts to the amount of \$40,000.00 for the repair of the hall and for the endowment of the college.

⁵⁹ Drew University Bulletin, 1929.

From the beginning of Dr. Smith's term of office there were increasing disorders among the student body. These were matters more serious than the ordinary student pranks. Open defiance of authority in the "Riot of 1807" and again in the "Great Rebellion" during Dr. Green's administration, made drastic measures necessary. So many students were dismissed because of infractions of discipline that the college suffered greatly.⁶⁰

These administrations met with perplexing difficulties in another matter. The General Assembly of the Presbyterian Church had begun a series of conferences with the trustees of the College of New Jersey upon the subject of establishing a theological seminary for the church. The original plan was an affiliation which would, in reality, make the two institutions one. However, this plan was abandoned. The seminary was established in Princeton as an institution of the assembly, and the college agreed not to appoint a professor of theology. The establishment of the seminary affected the college in two ways: (1) The influence of the seminary dominated the councils of the college, and (2) the financial needs of the seminary received primary consideration from the friends of the two institutions.⁶¹

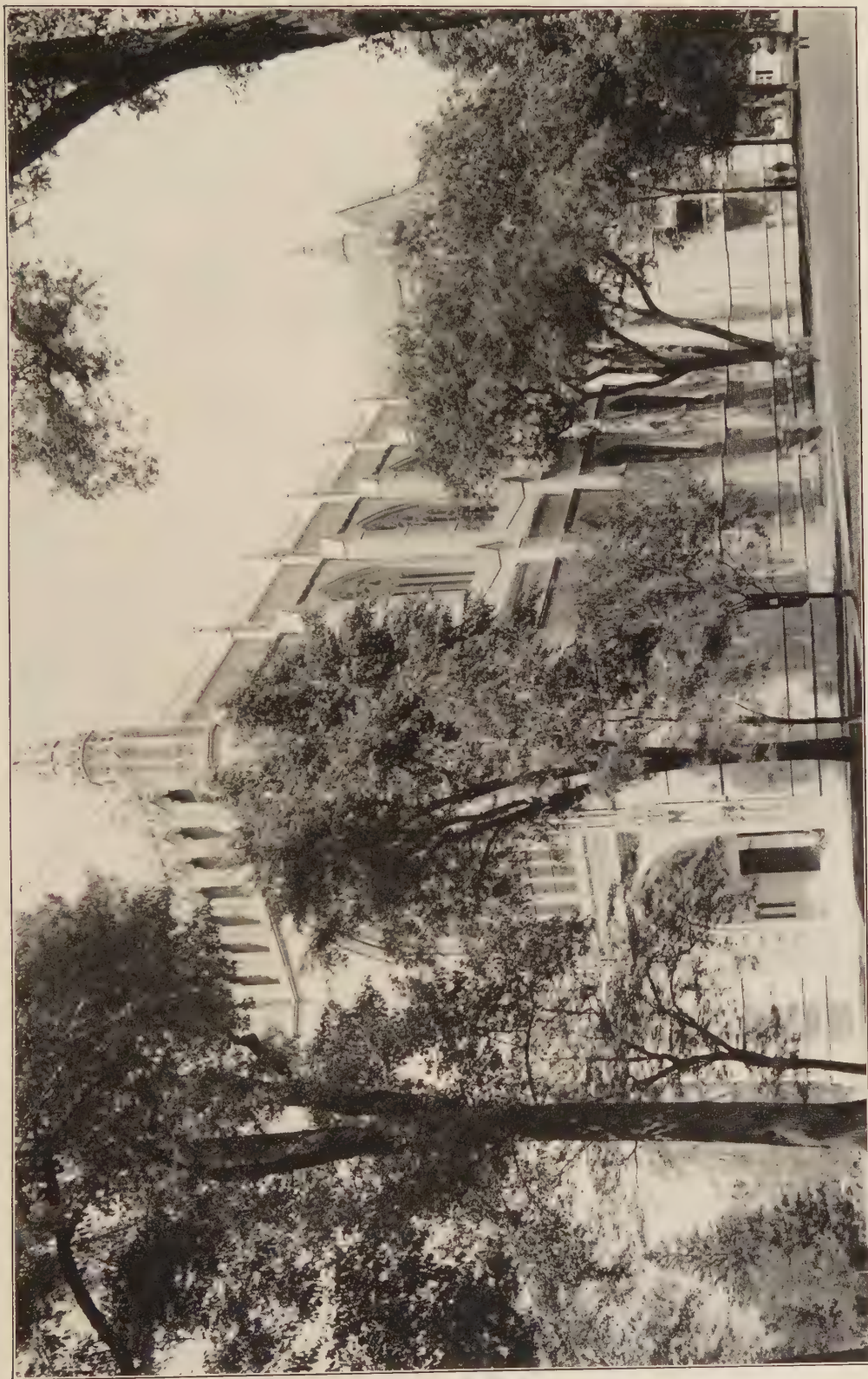
The time was near when the college stood in great need of funds. The number of students was shrinking; the budget exceeded the income. The president, Dr. Carnahan, was ready to recommend the closing of the institution. But Dr. John Maclean stepped into the breach as he had upon one other occasion during the administration. Dr. Carnahan had accepted the office of president without being fully aware of the condition resulting from the disciplinary disorders. Dr. Maclean had prevailed upon him to remain, and the two men shared the responsibility of adopting a new administrative policy. Dr. Maclean inaugurated the movement toward closer relations between alumni and college in the founding of the "Alumni Association of Nassau Hall" in 1826. It was also Dr. Maclean's place to strengthen the faculty by the appointment of capable men to the new chairs created by the separation of natural and physical sciences from mathematics. This plan was adopted without waiting for the endowment which repeated efforts to arouse interest had failed to secure. However, Dr. Maclean, as vice-president, discovered resources that apparently had been forgotten and devised other plans for raising money. This policy proved worthy of praise. The number of students increased, brilliant and scholarly men were added to the faculty. In consequence of the increase in students, new dormitories were erected. East College, now removed, was built in 1832; West College, a duplicate on the opposite side of the quadrangle behind Nassau Hall, was erected in 1836.⁶²

Yet all plans were not so successful. A department of law, established in 1846, was discontinued in 1852 for lack of funds. The course had been planned so as to cover three years of work leading to the degree of bachelor

⁶⁰ Collins, V. L.: *Princeton*, Oxford University Press, 1914, pp. 115, 131, 170, 214. Hageman, II, pp. 151, 159.

⁶¹ Maclean, II, p. 97.

⁶² Hageman, II, pp. 274-85; Maclean, II, pp. 247-378.



UNIVERSITY CHAPEL AT PRINCETON

Erected 1918. Seats 2,000. Generous donations of alumni and friends of the University provided the means for its erection.
Replaced Marquand Chapel, destroyed by fire in May, 1920.

of laws. Seven such degrees were conferred during the life of the law school. The instruction was given by Joseph C. Hornblower, at one time Chief Justice of the Supreme Court of New Jersey, James S. Green, and Richard S. Field.⁶³

When Dr. Maclean succeeded to the presidency, he was well over fifty years of age. His father had first become associated with the college as a practicing physician who was invited to deliver a series of scientific lectures. Interest in this subject led to the appointment of the elder Maclean to the first chair of chemistry to be set up in an American college. Although this appointment was an opening wedge for scientific courses, the time had not come for any radical change in the curriculum. Dr. Maclean himself insisted upon a fundamental body of cultural subjects as a requirement for all students. Thus the classes in anatomy and physiology held by Dr. Howell and the lectures in mechanical physiology and physics given by Professor Joseph Heney can be considered only as remote ancestors of the scientific school. Yet Dr. Maclean's administration was marked by progress in financial matters so that there was, at the close of his term, a total endowment of \$476,000. This had been accomplished in spite of a series of misfortunes. The year after his election Nassau Hall was again destroyed by fire. When the expense of rebuilding had been defrayed, the plan of securing endowment was taken up, only to be laid aside because of the financial depression throughout the country. The withdrawal of the Southern students at the beginning of the Civil War and the enlistments in the northern army reduced the student body by one-third of its number.⁶⁴

When Dr. McCosh became president in 1868, an era of great progress was beginning in American colleges. The time had come when a change must be made in the narrow curriculum inherited from the colonial college. The most important single addition to the College of New Jersey was the establishment of the John C. Green School of Science. The inclusion of scientific subjects and the introduction of electives in the junior and senior years was followed by the organization of graduate instruction, the standardization of requirements for higher degrees and the founding of fellowships. Such developments as these could not be undertaken without increase in facilities. In this respect Dr. McCosh gathered the results of Dr. Maclean's labors. Between 1870 and 1887 twelve new buildings were erected; the equipment, especially in botany, geology, zoology and paleontology was greatly increased; the faculty showed marked growth, including, in 1888, thirty professors and four assistant professors.⁶⁵

Such progress was not made without opposition. Some complained that Dr. McCosh used too much money for externals; inertia in the faculty prevented a whole-hearted acceptance of his administrative policy; remains of old discontents existed among the undergraduates. The great disciplinary problem was the struggle with fraternities. During Dr. Maclean's administra-

⁶³ Maclean, II, pp. 318-19.

⁶⁴ Hageman, II, pp. 285-90; Collins, pp. 142-48.

⁶⁵ Hageman, II, pp. 291-98.

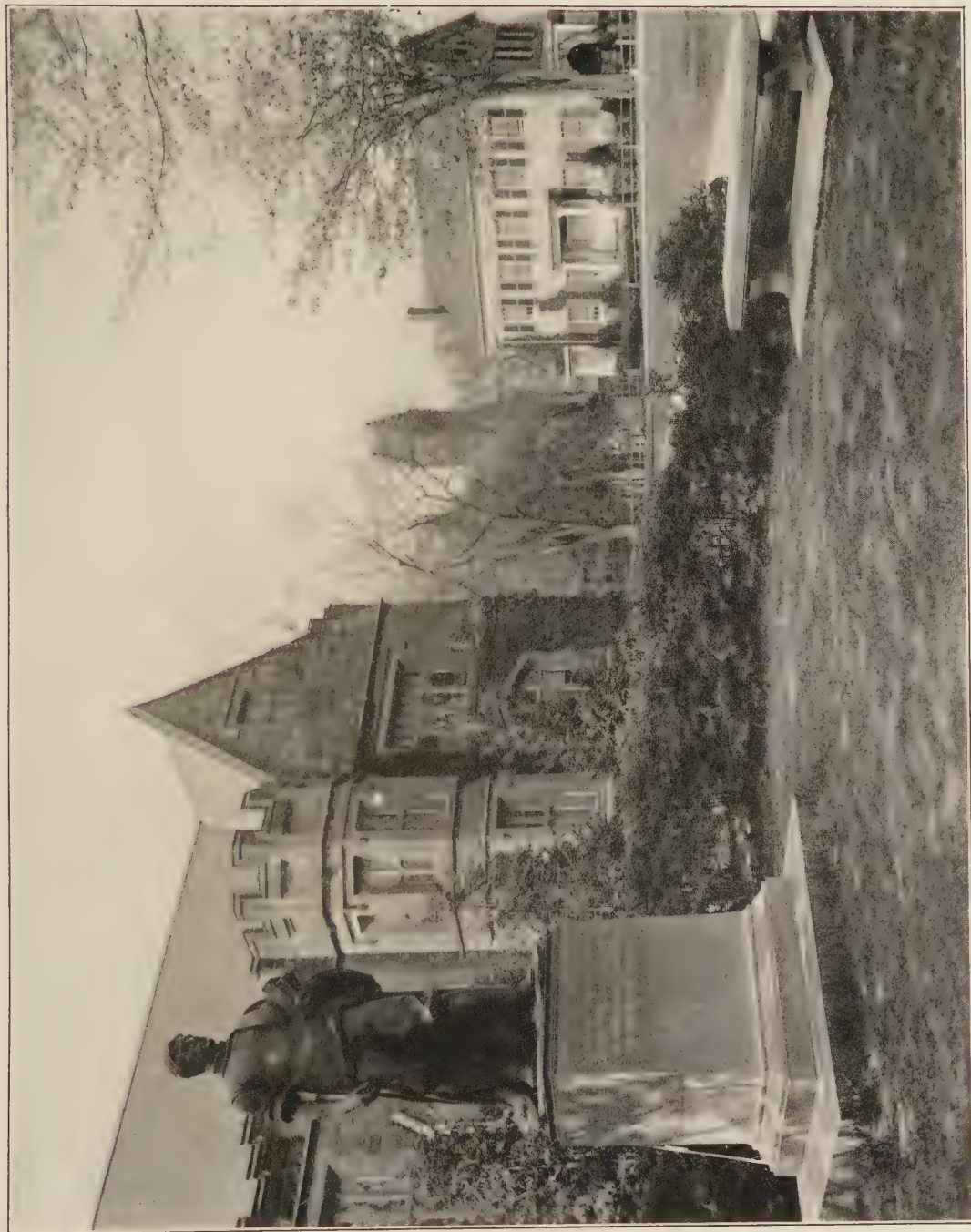
tion a promise had been exacted of all students to have nothing to do with societies not sanctioned by the authorities. This pledge had resulted in the suppression of most of the chapters which had entered the college, but some fraternities maintained a secret existence. In 1876, after an investigation of the charges that secret organizations were an unwholesome influence in the college, the faculty voted to dismiss all members. However, the action was reconsidered when the five existing fraternities gave written and signed assurance that the chapters should be dissolved. Gradually the lawless element in the student body died out.

This process was not a little aided by the attention given to athletics and student organizations. Although Dr. McCosh made no attempt to take the conduct of athletics out of the hands of the students, the erection of the Bonner-Marquand Gymnasium and the arrival of George Goldie as instructor marked the beginning of a new era. There was no intercollegiate football contest until the game with Rutgers in November, 1869, yet the game had been played on campus as early as 1844. The rules were few, confined, perhaps, to one only—the ball must be kicked. A varying number of students might play, as long as the sides were equally divided. Once started, the game became a free-for-all contest. Each man kicked as often as he could and for all he was worth. Baseball clubs were organized in 1857, but the coming of Mudge, Butter and Sampson the year following gave real life to the sport. These men had been members of the Star Club of Brooklyn and brought along their outfits when they came to college. Yet it was not until 1860 that the Nassau Club played a game out of Princeton. This was at Orange. After nine innings the game was called on account of darkness. The score stood 42-42. Boxing enjoyed a temporary popularity in 1859. To the unsuccessful attempt to organize a crew in the spring of 1860 has been attributed the numerous activities that were finding favor. Yet it was at the Saratoga Regatta in July, 1866, that the Orange and Black became recognized as distinctively the colors of the college.

The sky-rocket cheer first appeared in print in 1860 when it was used as a signature to an essay in the *Nassau Literary Magazine*. This publication had several antecedents, usually humorous in content and purpose; for example, the *Thistle* of 1834, the *Chameleon* of 1835, the *Tattler* and the *Rattler*. The first serious publication was the *Gems from Nassau's Casket*, 1840. This was replaced by the *Nassau Monthly*, which as the "Lit" continued as the undergraduate literary magazine. The subsequent appearance of the *Princetonian*, *The Tiger*, the *Nassau Herald*, and the *Bric-a-Brac* have served to strengthen and cement elements in campus life.⁶⁶

The work of the older literary societies continued in the forensic work of the "Halls" as they had come to be known. The reorganization of the Plain Dealing Club into the American Whig Society is associated with the names of James Madison, Philip Frenau and William Bradford. In 1770 the Well

⁶⁶ For development of athletics at Princeton, see Presbrey and Moffatt: *Athletics at Princeton*, Frank Presbrey and Company, 1901. For earlier periodicals, see Hageman, Chpt. XVII, pp. 54-65.



CHRISTIAN STUDENT STATUE AND MARY DODGE HALL, PRINCETON UNIVERSITY

Photograph by Orren Jack Turner.

Meaning Club became the Cliosophic Society. Among the first Cliosophians were William Paterson, Aaron Burr and Henry Lee. These societies having outgrown their old quarters in Nassau Hall, two buildings were erected in 1838 for their use. Fifty years later it was necessary to remove these structures and to replace them with the present buildings. These two societies are a most important influence in the intellectual training which the college gives. Their purpose is to develop skill in writing, speaking and debating; they are conducted entirely by their undergraduate members.⁶⁷

Another distinctly Princeton organization is the Upper Class Club, which resulted from the great number of undergraduates coming into the college under Dr. Patton's administration. Eating clubs had existed since the abandonment of the refectory in 1856, but none was self-perpetuating until the organization of the Ivy Club in 1879. The University Cottage Club followed in 1886. Between 1890 and 1901 eight other clubs were formed.⁶⁸

No sketch of the college, however brief, should omit the religious enthusiasm which prevailed in the college during the nineteenth century and which has left its imprint in the Philadelphian Society. This society was founded in 1825. From it grew the World's Student Christian Federation and the Student Volunteer Movement for Foreign Missions.

The changes wrought by Dr. McCosh's work were so far reaching in their effect that the college had been transformed into a university devoted to pure learning and to the liberal aspects of the fundamentals underlying all professional and specialized education. The actual change in name and assumption of the higher title was made upon the event of the sesquicentennial celebration of the signing of the original charter. This notable step is associated with the administration of Dr. Patton to whom fell the task of completing the details of the university program of instruction.⁶⁹

Rutgers College—Although the academic work of Queen's College was suspended in 1795, the preparatory department continued its exercises in the same building which had housed both grammar school and college classes. In the beginning of the nineteenth century when the move was made to reopen the college, the trustees felt that a new building was of utmost importance. In order to secure the necessary funds, the trustees appealed to the synod of the Reformed Church for coöperation in the project. The vigorous appeals made through the churches brought responses which encouraged the trustees to revive the instruction in the college and to undertake the erection of a new building.

Dr. Ira Condict declined the presidency but he practically served in this capacity for two years after the resumption of the classes in 1807. Dr. Condict was influential in securing from James Parker, of Perth Amboy, the five acres which formed the nucleus about which the present campus has grown.

⁶⁷ Collins, pp. 180-82.

⁶⁸ *Ibid.*, pp. 270, 387.

⁶⁹ See historical sketches in *Princeton Sesqui Centennial Celebration*, Charles Scribner's Sons, 1897.

The interval between 1807 and 1816, when the classes were again suspended, is an interesting period in the history of the college. It was due to an agreement with the synod that the college could be reopened. Yet the institution was like the modern university. By the Covenant of 1807 the synod of the Reformed Church agreed to appoint a permanent professor of Theology to be located at New Brunswick. Thus there was, in conjunction with the college, a school of theology. There was also a medical faculty of seven professors. The medical school was the result of an arrangement made with Dr. Nicholas Romaine of New York. This physician had organized such a school and had, in 1792, requested the trustees of Queen's College to take the organization under their patronage and confer medical degrees. Although the committee investigating the proposal reported the matter unfavorably, Queen's College conferred fifteen medical degrees in 1792 and 1793. These were upon the recommendation of Dr. Romaine. In 1811 Dr. Romaine again applied to Queen's for affiliation with the college. The following year this relationship was established, and was continued until 1816. During this time there were, in all, twenty-one degrees granted.

What may be considered a third experience with medical schools came between 1826 and 1835 when the faculty of the College of Physicians and Surgeons secured the privilege of having their medical degrees conferred by Rutgers College. For four years the school flourished. But an act of the New York Legislature made it impossible for the relationship to continue. Prior to the discontinuance of medical instruction under the patronage of the college, a total of forty-three M. D. degrees was granted. Of this number fourteen were honorary.

For a second time Queen's College was able to resume collegiate instruction through the good offices of the General Synod of the Reformed Church. In 1825 another covenant was made. According to this agreement the building was to be used by both the theological school and college, one of the professors of theology was to be elected president of the college, and the professors in the seminary were to conduct classes in the college. This arrangement underwent many changes before the two institutions finally became independent of each other in 1864. A revision was made in 1839-40 when it was agreed that the trustees should no longer be required to appoint a theological professor to the presidency. The synod retained the title to the property, which had been transferred to it in 1807 in return for the debt upon the building. The synod extended to the trustees free use of the library, chapel and recitation rooms, and promised not to sell or lease without consent of the trustees. During the administration of President Hasbrouck the movement which finally dissolved the union began. It is probable that outspoken criticism of the condition of the property was an element entering the reports of the board of superintendents. Contemporaneous newspaper accounts describe the campus as an eyesore to the town rather than an ornament. After the completion of Hertzog Hall in 1856, the theological students were removed and Queen's Building



KIRKPATRICK CHAPEL, RUTGERS UNIVERSITY

was used exclusively for the college. This property was retransferred to the trustees in 1864 for the sum of \$12,000.00.

There was inserted in the transaction a provision which appears quite strange. Thereafter, three-fourths of the members of the board of trustees were to be members of the Dutch Reformed Church. As time went on this was shown to be an unwise provision. The proposition was reduced in 1891 and finally the requirements were removed entirely in 1909.

Soon after arrangements had been made for reviving the literary department, the trustees elected Dr. Philip Milledoler, Dr. Livingston's successor in the chair of didactic and polemic theology, to the presidency of the institution. Probably it was the new president's suggestion that the revived institution be called Rutgers College in honor of Henry Rutgers of New York. Indeed, the facts regarding the change of name are not at all clear. According to Dr. Demarest's account the old name of Queen's was associated with the numerous difficulties under which the college had labored, as well as Old World connections not altogether popular in the early nineteenth century. The action of the board in renaming the college as it did was not in recognition of any very great benefit received from the philanthropist though he was very generous in his assistance to churches and public institutions. The known gifts of Henry Rutgers to the college were made in 1826. They were the amount needed for the purchase of a bell (\$200) and a fund of \$5,000 held in trust by the General Synod. The interest from this is still paid semi-annually to the trustees of the college.

Making a new start was inevitably bound up with the selection of a faculty. According to the agreement made with the synod, Dr. John DeWitt, professor of sacred languages in the seminary, served the college as professor of belles lettres and logic, and Dr. Selah Strong Woodhull, professor of ecclesiastical history, church government, and pastoral theology, was also in the college, professor of metaphysics and the philosophy of the human mind. Two men appointed for exclusive work in the college were Dr. Robert Adrian, professor of mathematics, and Dr. William C. Brownlee.

Although these appointments were of short duration due to the resignation of incumbents, the college started life anew. Queen's Building was entirely completed. The east residence was assigned to Dr. DeWitt, the west to Dr. Woodhull and later to his successor, Dr. James Spenser Cannon. In the center of the building were the main class rooms, used by both theological and college students. The second floor east side, was used as a chapel, the west side as a library. These arrangements continued, with minor changes, until the completion of Kirkpatrick Chapel in 1872.

The college curriculum was still chiefly classics, mathematics, philosophy and literature. Modern languages and science, under the title of philosophy, were constantly demanding recognition. A professorship of modern languages was finally established in 1841 though the degree of Bachelor of Letters was not granted until 1901. In 1826 lectures in chemistry were given, three years

later regular courses in geology, mineralogy and chemistry were added, and medical instruction was provided through the affiliation with the College of Physicians and Surgeons. In 1825 a law school was proposed, but the appointment of a professor was deferred until 1835. Although the professor of law entered upon his duties with the formality of an inaugural lecture, his active work was probably small and of short duration.

Changes in college life since the time of Dr. Milledoler's administration are a most interesting study. In the early days students lived in the homes of citizens of the community, there being no dormitories or commons. A good room with furniture could be procured for two dollars per week, or cheaper if the student was willing to live some distance from the college grounds. In 1835 the trustees considered the expediency of erecting a building for the accommodation of students, but nothing came of the matter. Again, in 1873, there was consideration of the question of erecting a dormitory, but the building was not secured until the increase in number of students showed that the old plan was neither adequate nor satisfactory. In 1890, Winants Hall, the gift of Garret E. Winants of Bayonne, was first occupied. This building has continued to serve its purpose and is still a dormitory and dining hall for students, chiefly underclassmen.

Similarly little thought was given to the athletic activities of the early student body. Walking was a favorite sport with both professors and students. There was also horse back riding, sailing, skating in season, and a kind of ball game which had for its special field a meadow about where Richmond Street is now. Rutgers College Quarterly of 1861 reported that well contested matches supplied in some measure the lack of a gymnasium. However, the college team was not effectively organized until Rutgers had suffered defeat from the College of New Jersey. The first intercollegiate game played by Rutgers took place in Princeton on May 5th, 1866, the home team winning with a score of 40 to 2. The method of selecting the first team of the Rutgers baseball club (1870) was most unique. The board of directors selected the first man; he chose a second, and so on until the nine men were chosen. Who introduced the football at Rutgers no one knows, but the first intercollegiate football game in America was played between the Nassau Hall men and the Rutgers team on the College Avenue Athletic field on Saturday, November 6, 1869. Rowing did not become established as a sport at the institution. The floods following prolonged rains in 1882 destroyed the boathouse and boats of the Rutgers Boating Association, founded in 1867. Repeated efforts have not revived the sport, due perhaps to conditions in the river and to the rise of rival activities.

Student organizations had begun in 1825 with the founding of the two literary societies, the Peithossophian and the Philoclean. These organizations were in type and purpose similar to the Clio and Whig of the College of New Jersey. Other organizations followed: The Temperance Society in 1829, the Bible Society the same year, and the Philosophical Society in 1832. These latter societies had a brief existence, but the two literary

societies were active, though much reduced in strength, until 1896-97. With the incoming of the Greek letter fraternities the older literary society found a great rival in the interest of the student body. A chapter of Delta Phi, one of the oldest of fraternities, was installed at Rutgers in 1845. Although the attitude of the trustees was not altogether favorable, the complaints of the literary societies and the alumni were investigated. The report was such that the fraternities remained. At the time when the Philoclean and Peithossophian societies deposited their records with the college, there were seven Greek letter organizations purposing to carry out a similar program of debate and speech.

It was not until 1842 that the first student publication, *The Rutgers Literary Miscellany*, appeared. Although only twelve numbers were issued, this magazine was the forerunner of the *Rutgers College Quarterly*, and the *Targum*. The first of these was discontinued after three years, having existed from 1858 to 1861. The second appeared in 1867 as an annual, later became a monthly, then passed into a tri-weekly, a bi-weekly, and finally into a weekly, which form it now retains. The idea of an annual containing literary material and sketches of the various organizations was carried on by the *Scarlet Letter*, first issued in 1870.

There are two other organizations which should not be omitted from an enumeration of such. When only five classes had been graduated from the college since the reopening an Alumni Association was formed. A most notable event in the early history of this association is the interest taken by it in the educational situation in the State and the efforts made by it to promote the cause of the public school system. The second is the Glee Club. The stirring song "On the Banks of the Old Raritan" came from an effort to present at the first public concert in 1873 a song which would be the college's own. The Glee Club, however, did not have a continuous existence.

Many of these events in student life trace their beginnings to the days of Dr. Hasbrouck's administration. His election as successor to Dr. Milledoler was the first digression from the former procedure of selecting a minister for the position. However, the same thing occurred in the case of Dr. Frelinghuysen, successor to Dr. Hasbrouck in 1850, of Dr. Gates, successor to Dr. Campbell in 1882, and of Dr. Scott, successor to Dr. Gates in 1891. During these administrations the material equipment and resources of the college were enlarged. The President's home (1843) and Van Nest Hall (1847) were erected upon land leased by the trustees from the synod and Ballantine Gymnasium (1893) upon a site given by James Neilson for the purpose. Reference has been made to the opening of Winants Hall. Geological Hall (1872) came from the centennial fund; Kirkpatrick Chapel (1873) was erected through funds from the estate of Sophia Astley Kirkpatrick; New Jersey Hall (1889) was erected by the State to house its agricultural experiment station. The centennial year falling within his administration, President Campbell availed himself of the opportunity to increase the endowment of the college.⁷⁰

⁷⁰ The sketch of Rutgers College taken from Demarest's *History of Rutgers College*.

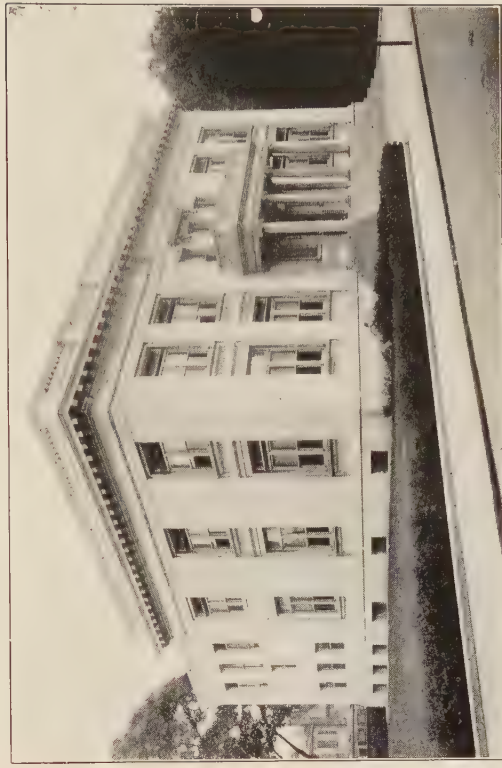
Another event occurring during Dr. Campbell's term was one of nation-wide significance. With the passage of the Morrill Act in 1862 the Federal Government for the first time assisted the states in educational matters. New Jersey having accepted in 1864 the conditions of the Land-Grant Act, established a State college for agriculture and mechanic arts and placed the institution in charge of the trustees of Rutgers College. The amount of endowment received by New Jersey has not been large due to the fact that the land was immediately sold and the proceeds (\$116,000) held in trust for the college. The farm, which conditions of acceptance require the college should provide, was at the other end of town from the older institution. The original tract is the entrance of the present college farm. The organization of the curriculum was directed by Dr. George H. Cook, who had done conspicuous work in the study of the soils of the State. After the reaffirmation of the relation between Rutgers Scientific School and Rutgers College in 1888, the name of Agricultural College became attached to the newer institution though engineering courses were included in its plans. A full four-year course leading to the degree of Bachelor of Science was completed by 1870. The usefulness of this institution has been greatly increased through the experiment station, provided by the Hatch Act of 1887, and through the inauguration of short courses in agriculture in 1905.⁷¹

Conclusion—Educational conditions in New Jersey during the nineteenth century were not unlike those existing in other states. This was a period of transition in all phases of the problem. The colleges were changing from the older curriculum, were including newer subjects and were beginning to recognize specialized fields of work; private preparatory schools were either strengthening their position or merging with the State system; schools supported by the taxes paid the State were being organized into a system of free public schools from kindergarten through the high school. The latter included free text books, State supervision of teachers and teaching, and transportation for pupils in rural districts. The development of the system had not reached the point at which the State would supply higher instruction except in so much as this term was applicable to the State Normal School and to the State College of Agriculture and Mechanic Arts. Higher education remained in control of private agencies. The work of the colleges founded in colonial days was supplemented by newer denominational institutions, theological seminaries, and technical schools. The work of committing the State to the support of its own institution of higher learning belongs to the twentieth century developments in education in New Jersey.

⁷¹ Barnard: *Report of Commissioner of Education*, 1867-68, pp. 187-88; also Demarest, *History of Rutgers*, and Woodward, C. R., *The Development of Agriculture in New Jersey Experiment Station*, 1927, under index headings Agricultural College and Agricultural Experiment Station.



BLOOMFIELD PUBLIC LIBRARY



TRENTON PUBLIC LIBRARY



JERSEY CITY PUBLIC LIBRARY



MORRISTOWN PUBLIC LIBRARY

CHAPTER LVII.

SOME TWENTIETH CENTURY EXTENSIONS OF PUBLIC EDUCATION IN NEW JERSEY.

By Evelyn J. Hawkes, Ph. D.,

Associate Professor of Education, New Jersey College for Women.

The establishment of a system of free public schools in New Jersey was the result of the educational awakening of the nineteenth century. The extension of educational opportunities beyond the usual grade system has been a more recent accomplishment. These extensions have been both upward and downward—upward to include adult and higher education and downward to adopt the kindergarten as a part of the public school system. The work has been so broad in its scope that this chapter can offer little more than a summary of certain outstanding movements and their relations to the whole system of public education.

Kindergarten—Between 1896 and 1900 the Superintendent of Public Instruction repeatedly urged the adoption of the kindergarten as a part of the State educational system. This plan for the education of young children was introduced into America by Mrs. Carl Schurz in 1855.¹ It met with a cordial reception among private enterprises and philanthropic organizations, and by 1890 was accepted by city schools as an indispensable connection between home and school life. The kindergarten idea is the outgrowth of a larger knowledge of child life and a keener insight into child nature. The dominant purpose is the direction of the child's natural and spontaneous behavior along educational lines. Thus young children are given opportunity to make their first contacts outside the home in an environment which utilizes their inquisitiveness and exuberant activity. Throughout the kindergarten training much attention is paid to the mental and physical characteristics of the individual and to his acquisition of language.

The kindergarten, therefore, has become an essential part of the modern school system which accepts as its program uninterrupted development of social and mental habits as well as skill in modes of expression and in motor control. The legislation which made the kindergarten an integral part of the school system of New Jersey was passed in 1900.² The first official report gave an enrollment of 15,066 children in the kindergarten groups and recorded a reduction in the number of children entering the first grade. The explanation was made that formerly many children had entered upon the more formal schooling without the preliminary preparation which the kindergarten offered.³ This condition still exists in sections where boards of

¹ Cubberly, E. P.: *Public Education in the United States*, Houghton Mifflin Co., 1919, p. 319.

² *New Jersey School Laws*, Article XII.

³ *New Jersey School Report*, 1901, p. 25.

education have not used their privilege to establish kindergartens in schools under their control.

A second condition which the public school has met is the necessity for industrial education. This condition has both educational and economic phases. In the first case, it recognizes that industrial training, with the related academic work, makes an appeal to numbers of young people who are not interested in the conventional program; in the second instance, it recognizes that there are needed in this country numbers of men and women who can work productively and intelligently on the farm, in the home, and in manufacturing pursuits.

As early as 1881 New Jersey went upon record as fostering industrial education.⁴ In this year the Legislature provided that any school district which raised a sum of three thousand dollars for the purpose of industrial education or manual training should receive an equal amount from the State. This law was broadly interpreted. Woodworking, sewing and agriculture were included in the category of industrial education.

There had been wide-spread interest in the exhibits of work in iron and wood at the Centennial Exhibition in Philadelphia. The establishment of technological institutions evidenced a tendency away from the classical courses in higher education. The movement was furthered by certain public-spirited men who, having noted the trend of population, advocated an adjustment in school procedures to conform to this change. In comparison with present day products, it would be difficult to accept the woodwork done in schools in 1900 as having industrial significance or a valid place in an individual's education. At that time all industrial training was a series of exercises or samples. However before 1914 there was a marked tendency to translate, through the manual activities, the fundamental adult occupations into units of work simple enough to be worked out by the child during the school period.⁵ Furthermore the attitude of the colleges toward industrial work had been preventing the high schools from accepting manual training and home economics courses for graduation. In the secondary school agriculture was usually correlated with science as having an avocational rather than a vocational value. Yet in the amount expended for industrial education there is evidence that interest in the matter was growing. In 1903-04 the State spent \$112,755 for this work; in 1911-12 the amount was \$459,227.⁶ The operation of organizations for industrial education at Hoboken, Newark, Trenton, and Bordentown demonstrated the successful results of work directed along occupational lines. However, this older idea of manual training must be kept distinct from the later provision for vocational schools.⁷

Vocational Schools—In 1913 the Legislature enacted a statute which provided on a dollar to dollar basis State aid to the extent of ten thousand

⁴ Chapter 164, *New Jersey Laws*, 1881.

⁵ *New Jersey School Report*, 1914, pp. 89 and 94.

⁶ *New Jersey School Report*, 1913, Vol. I, p. 121.

⁷ Bulletin of State Department of Public Instruction, Manual Training, June 6, 1914.

dollars yearly to any school which should undertake instruction in industrial, agricultural and household activities.⁸ Immediately vocational classes were formed in Atlantic City, Bayonne, Jersey City, Newark, Paterson, and Passaic.⁹ With the exception of Passaic, where a part time school was established, these groups were all day or evening classes. At that time all day classes admitted pupils at thirteen years of age in order to include one year of prevocational training in the vocational course. The evening classes were limited to persons over sixteen, and the instruction supplemented the regular daily employment of the students or was directly related to it.¹⁰

The law permits the organization of vocational courses in separate schools or in departments within an established school. Both plans are followed, but the best work, as judged by industrial standards, is done in the separate school as the vocational school is essentially an organization concerned with the subject matter of the trades included in its program.¹¹ The initiative in organizing vocational schools rests with the citizens of the community. Upon the manifestation of sufficient interest the Commissioner of Education may authorize the appointment of a County Vocational School Board to control the vocational work in the all day and part time schools, and in some cases, continuation schools.¹² Atlantic County was the first county in the State to have such a board; Middlesex County came second. In the former the agricultural work was the center of interest. In the latter the work was begun with evening classes for men and women in the trades, some household arts instruction for girls who had left school early, and short courses for men engaged in agriculture.¹³

The work in the field of vocational education increased to such extent that more funds were needed. In 1916 the Legislature supplemented a grant of sixty thousand dollars¹⁴ with an additional appropriation of forty thousand.¹⁵ In order to supervise the vocational work the staff of the State Department of Public Instruction was increased by the appointment of a Special Assistant in Girl's Vocational Work and an Assistant in Industrial Education. The plans of the State Department were so complete in detail and so ably executed that the schools were able to render valuable service in carrying out emergency measures and conservation programs during the World War.

The Smith-Hughes Act—During the years in which New Jersey had been establishing a scheme of vocational instruction there were similar efforts being made throughout the country. Interest in the matter reached such proportions that the aid of the National Government was sought. After

⁸ Chapter 294, P. L. 1913.

⁹ *New Jersey School Report*, 1913, Vol. I, p. 201.

¹⁰ *New Jersey School Report*, 1914, pp. 80-81.

¹¹ *New Jersey School Report*, 1913, Vol. I, p. 206.

¹² Chapter 294, P. L. 1913.

¹³ *New Jersey School Report*, 1914, pp. 84-85.

¹⁴ Chapter 76, P. L. 1916.

¹⁵ Chapter 161, P. L. 1916.

unsuccessful attempts in 1907 and in 1912, Congress provided in 1913 for a Presidential Commission to investigate the situation and to report upon the desirability of Federal aid to the states for the maintenance of vocational education.¹⁶ This commission reported that the young people of America represented a vast untrained army needing at least three years of vocational training to make it efficient, that less than one per cent. of the fourteen million persons engaged in manufacturing and mechanical pursuits had any opportunity for adequate training; and that only one farmer in one hundred had sufficient preparation to make agriculture a financially sound proposition. The commission further pointed out that national prosperity as well as civic and social well-being depended upon proper investment and outlay in training the nation's workers.¹⁷

The Smith-Hughes Bill, designed to carry out the recommendations of the commission, was approved by the President February 23, 1917. According to the provisions of this act the states might receive funds for the salaries of teachers of vocational subjects and for the training of teachers of these subjects if the Federal appropriation were matched by State or local money, or both.¹⁸ New Jersey accepted the conditions,¹⁹ and the plan of the State Board of Education was approved by the Federal Board for Vocational Education.²⁰

Agricultural Education—The first Federal grant to the State for teachers and supervisors of agriculture was \$6,400. By 1925 the yearly increments had raised this amount to \$32,000. In 1927 and thereafter \$38,000 was available. The apportionment of money for agricultural education was based upon the ratio which the rural population of the State bore to the total rural population of the United States. A part of the funds immediately available were used by the State Board of Education for the salary of the State supervisor of agricultural subjects. The services of this individual were divided between teaching in the State College of Agriculture and the supervision of teachers already engaged in agricultural work in the State. Before it was possible to distribute the funds to the schools of the State it was necessary to know (1) the number of agricultural teachers employed, (2) the amount of salary of each teacher, (3) the qualifications of the teachers, and (4) the character of the instruction. These factors furnished the basis for approval of the courses offered in the schools and the reimbursement, as far as funds permitted, of one-half the expenditures for the salaries of teachers of agriculture.

Agricultural schools might be organized either as departments in the high schools or as separate vocational schools. The State Board of Educa-

¹⁶ Cubberley, E. P.

¹⁷ Report of Committee on National Aid to Vocational Education, House Document No. 1004, Sixty-third Congress.

¹⁸ *United States Statutes at Large*, Vol. XLIV, Part I, pp. 609-12.

¹⁹ Chapter 119, P. L. 1917.

²⁰ *New Jersey School Report*, 1917; pp. 212-26 gives account of the plan and details of administration.



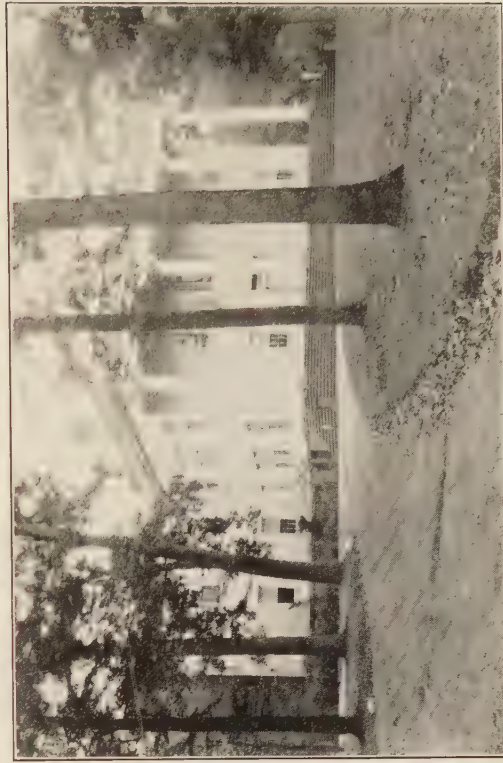
ST. ELIZABETH COLLEGE, SANTA RITA HALL DORMITORY



ST. ELIZABETH COLLEGE, CHAPEL AND CAMPUS



BLAIR ACADEMY, BLAIRSTOWN



DREW UNIVERSITY, ADMINISTRATION BUILDING, MADISON

tion has required the local authorities to provide sufficient equipment to enable the school, in coöperation with neighboring farms, to give effective instruction in the branches of agriculture which it undertakes to teach. Owing to the diversity of farming in New Jersey, State-wide curricula are impossible. However, the work is everywhere so organized as to provide for the application of principles taught in the class room through supervised practical work. Both long and short courses are offered. The former combine agriculture with the academic subjects in a four year high school course; the latter are designed for men and boys who are not regularly enrolled in high school but desire special instruction in agricultural subjects.²¹

Trade and Industrial Education—The second type of vocational instruction provided by the Smith-Hughes Bill includes trade and industrial subjects and home economics. There had been a decided lack of trade schools for girls. The general continuation part-time class is organized so as to give the pupils subjects which enlarge their civic outlook and serve also as effective means for vocational guidance. However, the trade extension part-time classes are planned to fit the pupils for better employment in the occupations in which they are engaged. For older persons the evening school offers instruction in the line of work in which the individual is employed. The minimum age requirement in such classes is sixteen years.

Coöperative part-time schools are generally organized upon an alternate plan by which pupils are paired so as to give every other week to school or to work. In the continuation school the pupil must be excused by the employer to attend school for six hours each week. At the time of the passage of the Smith-Hughes Act few part-time schools were already established in New Jersey. These were coöperative part-time classes in connection with the textile manufactures in Passaic and in the machine shops at Paterson. In Jersey City, Essex County, and Newark, there were extension part-time classes. Since 1917 the progress has been in the organization of general continuation part-time classes.²²

With respect to the promotion of home economics three types of organization have been used: All day schools, part-time classes and evening classes. The first of these has allotted fifty per cent. of the time to academic and non-vocational subjects. The second has provided instruction in home making activities supplemental to the day's employment for girls from fourteen to sixteen. The third was arranged to meet the needs of women over sixteen engaged, in some way or another in the performance of household duties. The last type is one for which there has been great need. Girls leave school and enter industry before they have profited by the classes in high school which would have given them the preparation for maintaining a well ordered household.²³

²¹ State Board of Education: *Plans for the Administration of the Federal Act for Vocational Education, 1920-21.*

²² See *New Jersey School Report, 1917*, and *Plan for Administration of Federal Act for Vocational Education.*

²³ See discussion O'Leary: *Cooking in Vocational Schools*; U. S. Bureau of Education, Bulletin 1915, No. 1, pp. 7-15.

In 1918 New Jersey's apportionment from the Federal Government for instruction in trade, home economics and industrial education was \$22,350; in 1927 and thereafter it was \$134,100. Money for this portion of the vocational program of the Smith-Hughes Bill was distributed upon the basis of the ratio that the urban population of the several states bore to the total urban population of the United States. In 1910 New Jersey had 1,907,210 persons classed as urban population, or 4.47 per cent. of such population in the entire country.²⁴

Home Economics and Teacher Training—The third provision of the Smith-Hughes Bill differs somewhat from the two previously mentioned. State funds entirely, rather than State or local funds, must be used in supplying the amount equal to the Federal appropriation for the training of teachers of vocational subjects. Furthermore Federal funds may be applied to all necessary expenses pertaining to the organization of teacher-training courses excepting equipment and the purchase, erection, and preservation of buildings. The first sum for teacher training received from the Government was \$13,800. When the maximum was reached the amount was \$27,600. The teacher training has been of two kinds: (1) Preemployment training and (2) in-service training. The preemployment training in agriculture and home economics is carried on in the State institutions in New Brunswick in coöperation with the State Department. In the industrial branches the work has been conducted chiefly through the preemployment groups and the professional improvement classes organized by the State Department.²⁵

One sees immediately that numerous readjustments were necessary when the State accepted the provisions of the Smith-Hughes Bill. New Jersey had initiated a program of manual training and industrial education prior to the passage of the Federal act. This program in itself would have called for annual increases in State appropriations. The fact that additional funds were available through the Federal grant in no way relieved the State of its responsibility.²⁶ The financial question and the matter of emphasis on the work—whether general or vocational—are indeed phases of the problem. In addition it has been necessary to organize certain high school courses so that academic work becomes a vocational asset, to center the curricula of rural secondary schools about the agricultural courses, to include in the regulations regarding the certifications of teachers' provisions for special certificates, and to extend the teacher training facilities of the State.

Continuation Schools—Compulsory continuation schools are a necessary supplement to a program of vocational education. In 1919 amendments to the school law made mandatory, after July 1, 1920, the maintenance of continuation schools in all districts having twenty or more minors between the ages of fourteen and sixteen regularly and legally employed. The intent

²⁴ *Thirteenth Census of U. S.*, Vol. III, p. 120.

²⁵ See *New Jersey School Report*, 1926, pp. 105-34, for discussion of the problems involved in vocational schools and the progress of the work in the State.

²⁶ *National Society for Vocational Education*, Bulletin No. 28, p. 38.

of this legislation was to require children holding "age and schooling certificates" to continue their schooling one day each week in classes designed to give them both general and pre-vocational or vocational instruction. The provisions of this law may be carried out either in special continuation classes or, in some cases, in connection with county vocational school.²⁷ In either case the results of continuation schools have fully justified the administrative work involved. In 1920 New Jersey had forty thousand young people employed in agricultural, industrial or commercial occupations. Approximately forty per cent. of the total number of children who leave school at fourteen are forced to help support the family. In 1926 the continuation schools of the State were giving over twenty thousand children instruction which tended to carry forward the education already received and to help toward a path of occupational advancement. Some continuation school pupils have been persuaded to return to the regular classes, many more have been induced to continue their education in evening schools, and the entire problem of minor employment has been lessened. Reports show that, wherever the continuation pupils are employed, there is improvement in the quality of work and in general attitude.²⁸

Both continuation and vocational schools are organized so as to give immediate returns to the pupils of high school age. Further developments in secondary education are the establishment of the high school and the reorganization that provides for the intermediate school. In New Jersey the secondary school was the result of an upward extension of the grades in order to provide schooling for the more advanced students. The growth of industrial centers produced a steady increase in the number of pupils who remained in school beyond the elementary grades. The reorganization of the school system along township lines (1894) gathered under the jurisdiction of the same group of school officials larger numbers of children of high school age. Furthermore the adoption of uniform courses of study had simplified the problem of transferring from one school to another and had prepared the way for the concentration of pupils in larger schools through consolidation of districts and transportation of pupils. An additional incentive for continuing in school was supplied by the colleges and normal schools when they initiated the policy of admitting without examination pupils from the high schools of the larger cities.²⁹

Reorganization of Secondary School—In 1900 there were 14,397 pupils enrolled in the advanced classes of the 115 schools of New Jersey that offered instruction above the elementary grades. These offerings ranged from one year of high school work to four or five year courses.³⁰ Usually the advanced classes were held in the same building as that occupied by the

²⁷ *New Jersey School Law*, 1925, Sections 449-53.

²⁸ *New Jersey Department of Public Instruction*, Bulletin XIV, No. 3, December, 1927, p. 64; *Continuation Schools; Rules and Regulations*, 1920; *School Report*, 1926, pp. 105-08.

²⁹ *New Jersey School Report*, 1897, pp. 17-21.

³⁰ *Report of United States Commissioner of Education*, 1900, Vol. II, p. 2275.

elementary grades and were, therefore, not considered an independent organization. Both classical and scientific courses were included in the program of studies. The latter course, if judged by the number of pupils enrolled, was more popular. The first official report of the State Department upon the high schools in New Jersey gave the number of high schools and partial high schools as 147. Sixty-nine of these maintained four-year courses; fifty-five of these were upon the approved list, meaning that the graduates would be accepted without examination by the normal school.³¹

The supervision of high schools was delegated to an Assistant Commissioner of Education in charge of Secondary Education. From the reports of this official one learns that the school districts were embarrassed in 1915 by the rapid increase in the number of high school pupils. Between 1912 and 1915 the enrollment grew from 28,479 high school pupils to 44,314, an increase of 55.6 per cent. During the same interval the number of pupils in all other schools had increased only 10.4 per cent. Between 1910 and 1915 the population of the State increased 10 per cent.; the high school enrollment grew 79 per cent. In 1910 nine out of every one thousand persons in the State were in high school classes; in 1915 there were sixteen high school pupils per thousand inhabitants. The increase in the teaching staff during this five year interval was not correspondingly great. The teachers were, therefore, directing larger and larger groups of pupils as the enrollment in advanced classes increased.³²

Although the high school sent a large proportion of its graduates to college—in 1920 fifty-nine per cent, entered higher institutions³³—there had been an expansion of the program of studies so that curricula were provided for pupils entering commercial and industrial positions. The effect of the differentiated courses and the advantage of departmentalized instruction was lessened by the loss of pupils in the transfer from the elementary grades to the high school.

To facilitate this transition and to secure better teaching conditions in the early adolescent groups a new school appeared. This intermediate school, or Junior High School, as it is more popularly designated, included the upper grammar grades and the first year of high school. In so much as it permitted the rearrangement of studies about a group of subjects of recognized value, provided the means of offering curricula derived from local needs, and made possible three years of closely coördinated work prior to the differentiated vocational courses of the senior high school, school advisory committees gave the new organization serious consideration.

In 1915 Long Branch and Hackensack had experimented with the intermediate school and reported fewer failures as a result. At this date East Orange, Trenton, Englewood and Montclair had tentative plans for introducing the new organization. In Trenton new buildings especially planned

³¹ *New Jersey School Report*, 1902, pp. 30-31.

³² *New Jersey School Report*, 1915, p. 127.

³³ *New Jersey School Report*, 1920, p. 163.

to house the junior high schools included gymnasiums, auditoriums and libraries and provided equipment for pre-vocational and vocational courses.³⁴

By 1920 one-fourth of all pupils enrolled in the seventh, eighth, and ninth grades of the public schools were receiving instruction in a departmentalized school. Forty-two of the five hundred seven school districts had adopted some form of intermediate school organization. Twenty of these schools used the 6-3-3 plan; that is six years elementary, three of intermediate and three of high school. There were schools of this type in Moorestown, Montclair, Trenton, Princeton, Ocean City, South Orange, Maplewood, New Brunswick, Pompton Lakes, South Amboy, Red Bank, North Plainfield and Elizabeth.

It should be recalled that the intermediate school has not purposed to lower the high school standard or to advance that of the elementary school. Its very nature has made it ill adapted to small groups of pupils, and the expense is more easily borne in the wealthy and populous districts. Before approving intermediate schools the State Board of Education has required local units to preserve enough of the traditional ninth grade curriculum to insure articulation with the tenth, eleventh and twelfth grades of the senior high school. However preliminary work in modern languages or elementary science is permitted in the eighth grade.³⁵

Teachers' Salaries—In the establishment of the junior high school or intermediate school, as it is designated in the school laws,³⁶ there were involved many administrative problems. One of these was the apportionment of money for teachers' salaries. This question of salary funds has been, especially since the World War, an important one in school finance. By gradual stages the remuneration of the county superintendents was changed from the basis of seven dollars per teacher employed (1900) to a fixed sum paid by the State to all such officials and an allowance for expenses incurred in performance of professional duties.³⁷ Teachers' salaries, showing an upward trend between 1900 and 1925, closely paralleled the decrease in the purchasing power of the dollar. In 1900 the average yearly salary was \$542.70; in 1915 it was \$861.86. However by 1925 it was \$1,785.77, more than double the figure for 1900. This advance was due chiefly to the changes following the Great War and the necessity for increasing the remuneration so that desirable persons should not be drawn away from teaching into other occupations. This portion of the school expenditures accounts in part for the increase in the cost of instruction. In 1905 the average cost per pupil based upon enrollment was \$19.65. In 1925 it was \$92.62. In the same length of time the value of school buildings and equipment had risen from twenty-two million dollars to approximately one hundred eighty-six million.³⁸

³⁴ *New Jersey School Report*, 1915, p. 130.

³⁵ *New Jersey Department of Public Instruction*, Education Bulletin XI, No. 9, p. 374.

³⁶ P. L. 1923, Chapter 69.

³⁷ *School Laws*, Article III.

³⁸ Figures taken from the school report for the respective years.

Although teachers' salaries and investments in school buildings represent large items in the amount expended for public education in New Jersey, the activities of the State Board of Education were by no means limited to the common schools. The preparation of teachers, the improvement of teachers in service, and the extension of educational opportunities to the mentally and physically handicapped and to the foreign born citizens called for enormous expenditures, met wholly or in part from the State school funds.

Use of School Moneys—Although the State school tax dates from 1871, the present method of levying the tax and apportioning the funds was more recently adopted. For the purpose of maintaining free public schools an annual appropriation from the State Treasury was supplemented by such rate as to make the total amount derived equal to a tax of two and three-fourths mills on each dollar of taxable real and personal property in the State. Ninety per cent. of the money derived by the tax has been returned to the counties and ten per cent. retained by the State Board of Education. Of the latter portion one-tenth, which is one per cent. of the State school tax, is known as an emergency fund to be distributed to sections in need of special aid from the State.³⁹ In the transfer of the tax upon railroad and canal property from general uses to the support of public schools one-half of one per cent. was retained for State use. The remainder was apportioned to the counties on the basis of ratables and then to the districts in proportion to the number of teachers.⁴⁰ The railroad tax was first available for school purposes in 1907-08. The first deductions from these funds prior to apportionment were made in 1910-11. Since that year many items, all related to the cause of public education, have been supplied by money from the railroad tax.⁴¹

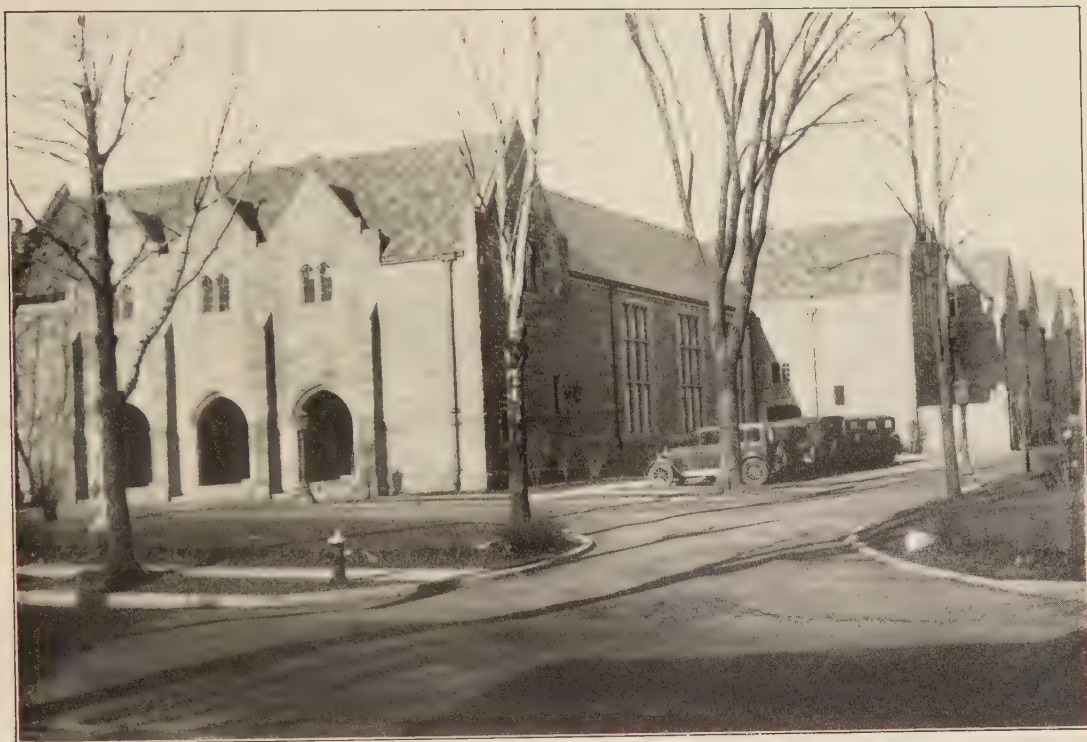
Among the deductions from the railroad tax are sums for summer schools, teachers' institutes, State institutions for higher learning, industrial and vocational education, teacher retirement allowances, salaries of county superintendents, and requirements of the State Board of Education. To this list should be added the State money used in the support of special classes for deaf, crippled, or backward children and evening schools for foreign-born citizens.

Health Program—The health program may be said to have begun with medical inspection in the schools. In its early years the work was directed chiefly toward the control of disease. But the facts brought to light during the World War placed a new emphasis upon preventive measures. Medical work in schools requires the services of physicians, dentists and nurses. It calls for feeding of underweight children, the examination of retarded children and, wherever possible, removal of the cause for back-

³⁹ *School Laws*, Article XVII, Section 264.

⁴⁰ *School Laws*, Article XXVII, Sections 497-500.

⁴¹ The sources of school moneys and the distribution of such is summarized in New Jersey Educational Bulletin XI, No. 9.



ST. CECILIA'S HIGH SCHOOL, ENGLEWOOD



ST. MARY'S HALL, BURLINGTON—EPISCOPAL SCHOOL FOR GIRLS

wardness, the establishment of dental clinics and instruction in safety measures and hygiene.

Classes for Handicapped Children—Such work is closely allied with the special classes for cripples, mental defectives, and blind or deaf children. Whenever a district has ten or more children who are mentally retarded as much as three years, special classes must be provided for them. Membership in such groups is limited to fifteen children. If a child fails to profit by the instruction given in the ordinary class after three years in such a class, he may be placed in the special group. Here the program is varied so as to combine simple academic work, speech and sense training with directed play. Children in these classes have slight power of voluntary attention and lack ability for sustained mental effort. Yet backwardness may be due to removable causes such as defective vision, adenoid growth and irregular habits. Therefore an examination is made periodically and all indications of progress are recorded. It should be noted here that New Jersey was the first State to make classes for backward children compulsory.⁴²

The State also requires local boards to establish special classes whenever there are eight children who, in the opinion of a properly qualified physician, are so crippled or deformed as to be unable to avail themselves of the usual classroom facilities. For these children the State provides one-half the sum necessary above the normal cost of instruction. Whenever there are five or more blind children or ten or more deaf children not cared for by an institution the district must furnish instruction until the State makes provision.⁴³

When a person is admitted to the State School for the Deaf, tests are made to determine the amount of residuary audition. If there is as much as thirty per cent. hearing in one ear, the individual is given auricular work and special training to develop this sense to practical use. There are classes in rhythm, acoustics and speech improvement. The methods of teaching the deaf in use in the State reduce manual communication to a minimum and substitute the oral plan of teaching. The State school points with pride to the fact that students who remain under the direction of its teachers are able to pass the examination for Gallaudet College.⁴⁴

Classes for Foreign-Born Residents—Special classes are not confined to children of school age. The attack upon illiteracy includes classes for adults. Over three-fourths of the immigrants settling in New Jersey come from non-English speaking countries. These newcomers depend upon business contacts to give them proficiency in English. In this respect the fathers have better opportunities than the mothers of the families in making the necessary adjustments. In 1920 there were in New Jersey, 111,893

⁴² New Jersey State Department of Public Instruction: *The Teaching of Children Three Years Below Normal*, April, 1918. School Law, Article IX, Section 191.

⁴³ Charles H. Elliot: Letter to School Officials, September 10, 1928. P. L., Chapter 239, 1921, and Chapter 53, 1928.

⁴⁴ *New Jersey School Report*, 1924, pp. 332-36; 1926, p. 168.

foreign born persons over twenty-one years of age who were unable to write their names. Of this number 81,161 could not speak English. It was in this year that day-time classes for foreign-born residents were provided as a supplement to the evening classes which began in 1907. Until recently immigrant education has been conducted chiefly through private agencies. There has been almost no recognition of the fact that adult education needs different procedure from that of the usual classroom. However, a course of study by a committee of evening school teachers is a move toward State supervision rather than State inspection of the work. Elizabeth, Jersey City and Summit established adult classes in 1913. Newark followed in 1914; Paterson in 1914; and Hoboken, Hackensack and Passaic in 1916.⁴⁵

Professional Improvement—The extension of educational opportunities to multifarious groups has been accompanied by a gradual professionalization of teaching. The older teachers' institute, as a means of professional development, has been supplemented by the annual high school conference at Rutgers University. This meeting of school men, first held in 1918, has been made possible through the coöperation of the State Department, the State University, and the State High School Teachers' Organization. The general programs are provided by the university and the principals' association; the sectional meetings by the teachers' groups.⁴⁶

Opportunities for professional training are offered through State and accredited summer schools. In the State summer schools the courses have been so organized as to make it possible for each school to emphasize some particular phase of the work. Rutgers Summer School, since coming under the direction of the State Department, has extended its courses to include offerings in secondary education, vocational education and manual arts. An interesting innovation has been the courses in library science given at Ocean City under the direction of the State Library Commission. There have been increasing numbers of students enrolled in courses carrying credit toward degrees or qualifying for special certificates. In 1925 the three State summer schools, Glassboro, Newton, and Ocean City, enrolled 1,858 professional students.⁴⁷

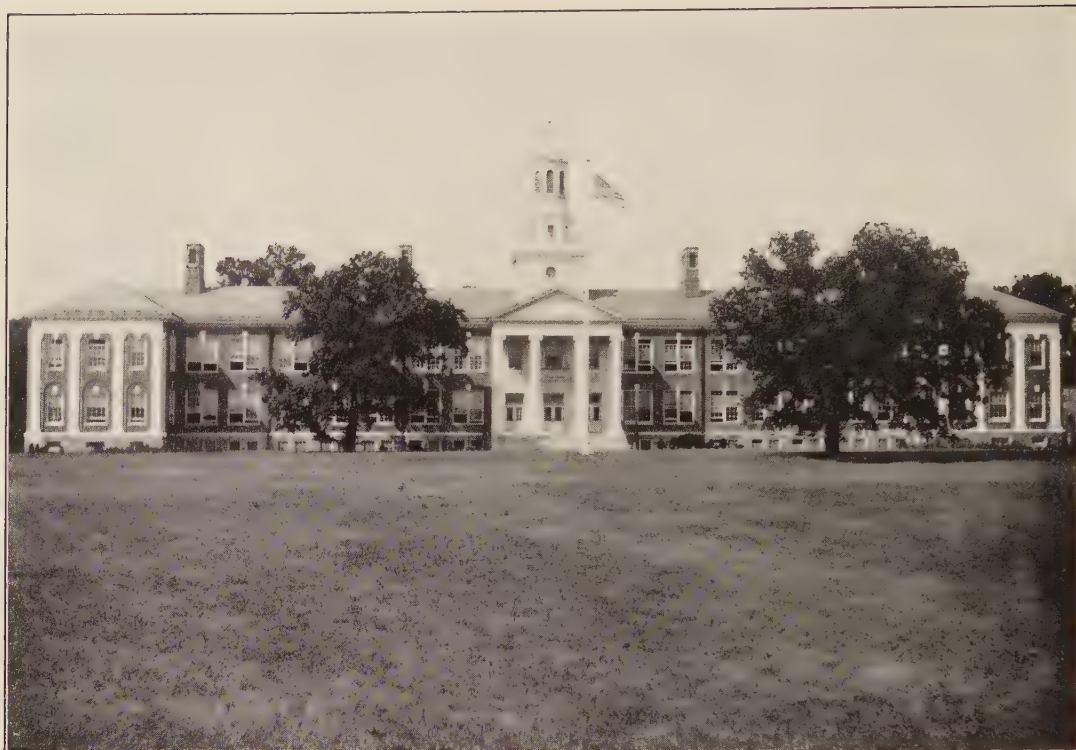
In addition to providing instruction suited to the needs of the teachers of the State, New Jersey has attempted to make secure the teachers' position through the pension and annuity funds and through the establishment of tenure of employment. The latter removes the teacher from petty politics and assures him a position after three years of successful service.⁴⁸ In case of the teacher retirement fund, the original plan (1896) proved so unsound financially that the scheme was reorganized in 1919. At this time a board of trustees was appointed and the State Treasurer became custodian of

⁴⁵ *New Jersey Education Bulletin XV*, No. 4, December, 1928, pp. 160-63.

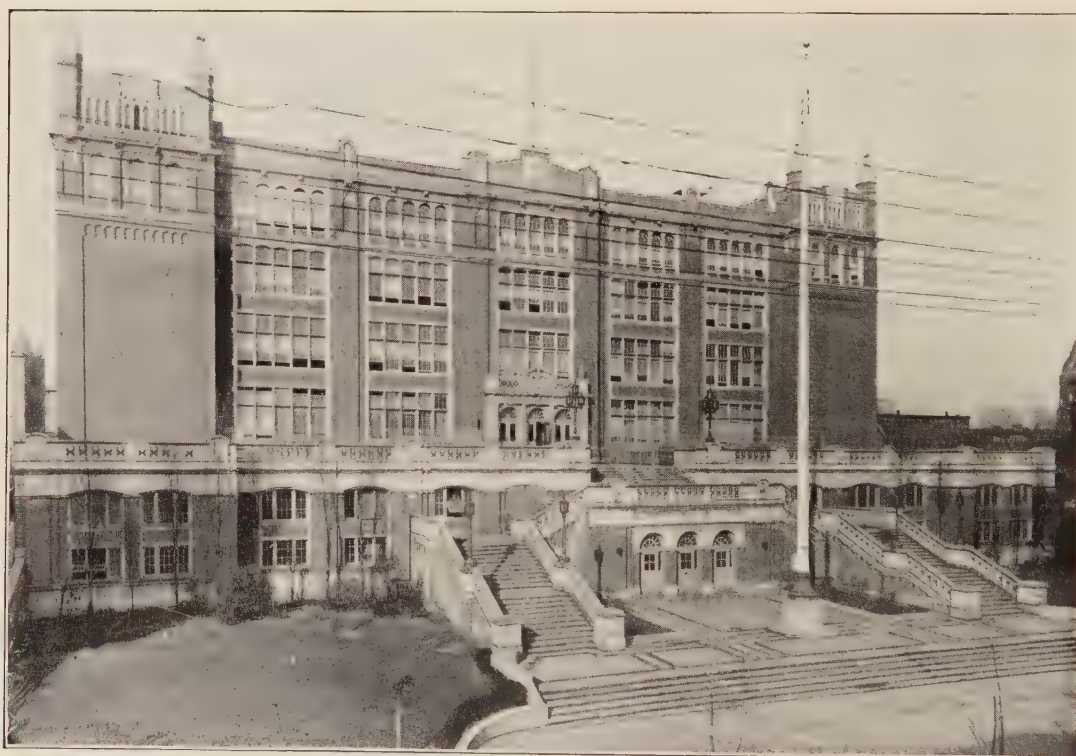
⁴⁶ New Jersey State Department of Public Instruction: *Education Bulletin XI*, No. 9, May, 1925, pp. 363-65.

⁴⁷ *New Jersey Education Bulletin XIV*, No. 2.

⁴⁸ P. L. 1909, Chapter 243.



STATE NORMAL SCHOOL AT GLASSBORO



CENTRAL COMMERCIAL AND MANUAL TRAINING HIGH SCHOOL, NEWARK

the funds.⁴⁹ The wisdom of this move was shown in the report of the actuarial investigation, appointed by joint resolution March 31, 1926. This report pointed out that adequate amounts would be available to meet old age and disability annuities if the State should continue to appropriate funds to the extent of two and seventy-three hundredths per cent. of the pay roll and if the teachers should continue to contribute in proportion to their age, sex and prospective benefits.⁵⁰ However, additional appropriations were necessary for amortizing the mathematical reserve on teachers with service records prior to 1919.

Teacher Training Institutions—With the growth of the public school system it became necessary for the State to consider the problem of meeting the ever-increasing demand for fully qualified teachers. The total number of teachers employed in the public schools of the State rose from 7,012 in 1900 to 23,636 in 1925.⁵¹ In 1900 the facilities for training teachers in the single State normal school were supplemented by city teacher training institutions and colleges. There were, however, additions to the teaching force from high school graduates who passed the examination for county certificates and from persons who received their professional training outside the State. In 1902 eight per cent. of the replacements were teachers from other states.⁵² The immediate solution of the problem was the establishment of a second normal school at Montclair and the arrangement with the city of Newark for control of its normal school.⁵³

Yet these increased facilities did not fully meet the need. In 1913 eighteen hundred eighteen new teachers entered the schools. Fifteen hundred eighteen of these were employed in the high schools and three hundred in the elementary grades. The State normal schools, the colleges and technical schools, and the city normal schools supplied approximately two-thirds of the total number, leaving superintendents to look outside the State for the remaining one-third. The school at Montclair had, within a radius of ten miles, one hundred twenty thousand persons of school age; the city systems immediately absorbed the graduates from the institutions at Paterson and Newark; the school at Trenton had begun to emphasize the teaching of special subjects.⁵⁴ Because the need was especially acute in the Southern part of the State, the third State normal school was located at Glassboro. This school was opened in 1923.⁵⁵ However, the persistent demands of the Northern section have been met by State control of the Paterson Normal School and the establishment of a State normal school in Hudson County.⁵⁶

⁴⁹ Chapter 80, P. L. 1919.

⁵⁰ Report on An Actuarial Investigation of the New Jersey Teachers' Pension and Annuity Fund, February 15, 1927; Woodward, Fondeller and Ryan, Consulting Actuaries.

⁵¹ Figures from school reports for respective years.

⁵² *New Jersey School Report*, 1902, p. 33.

⁵³ *New Jersey School Report*, 1908, p. 9; 1915, p. 19.

⁵⁴ *New Jersey School Report*, 1913, pp. 130-31.

⁵⁵ *Education Bulletin (N. J.) XI*, No. 7, pp. 260-64.

⁵⁶ *New Jersey School Report*, 1924, p. 330; Chapter 52, Laws 1923.

In the normal schools there had been a gradual raising of standards and finally an application of selective principles in order to prevent the useless expense incurred in training deficient students.⁵⁷ The earlier advancement of standards was in reference to the original aim of the normal school; that is, to provide a two-year course for teaching in the grades. Later a definite and practical recognition of the high school was made in the advocacy of two years of advanced work. Such a plan made possible a saner balance between academic and professional courses. But it has made necessary the reorganization of the older normal school, its conversion into a four-year teachers' college, and a stipulation that admission be limited to those who have completed specified work as foundation for specialized subject matter courses.⁵⁸

State University—The establishment of the normal school was the direct outcome of the development of the public school system. Emphasis upon the different phases of teacher training in the several institutions marks a step toward State support of higher education. From the time that Rutgers Scientific School was made the land-grant college of New Jersey (1864) there had existed contractual relations between the State and an institution of higher learning.⁵⁹ A closer bond, if it may be so described, was formed in 1917 when Rutgers Scientific School was designated the State University of New Jersey.⁶⁰ This combination of public and private interests presented complications which were in no measure lessened by the expansion of the various branches of Rutgers College. After a study of the relations between the institution, a commission created by the State Legislature recommended the appointment of a State Board of Regents having authority to investigate the needs for higher education in the State and to contract for the provision of these needs.⁶¹

The extension of the activities of the various colleges and departments of Rutgers University had been in line with the idea that public institutions are called upon to render services to the State as a whole. The College of Arts and Sciences continued to hold the central position of providing basic and fundamental courses. Vocational and specialized curricula were organized in the Colleges of Agriculture, Engineering, Pharmacy, the School of Education, and the Department of Ceramics. Recent reports of the president of the university show that the scope of the work of these groups is not confined to the older practices of classroom instruction. Short courses are offered in the various departments. The University Extension Division has broadened the program of the former division of Industrial Extension. The faculty of the College of Engineering maintain professional contacts with

⁵⁷ *New Jersey School Report*, 1903, p. 318; *Educational Bulletin X*, No. 4.

⁵⁸ *Education Bulletin XV*, No. 5, January, 1929, pp. 19-21.

⁵⁹ Chapter 369, Laws 1864, p. 650: *Rutgers University Bulletin, Federal and State Relations*.

⁶⁰ Chapter 32, *Laws of New Jersey*, 1917, p. 565.

⁶¹ Report of the Commission on Rutgers and the State University, February 11, 1929.



FORD DORMITORY, RUTGERS UNIVERSITY



ENGINEERING BUILDING, RUTGERS UNIVERSITY

important engineering and industrial projects. The School of Education, in addition to the regular teacher training courses for students, provides extension courses for teachers in service and professional work in summer school classes. The College of Agriculture extends its activities to investigations through a wide range of agricultural problems and to the publication of agricultural journals. Routine tests are made by the Department of Ceramics for manufacturers in the State. The economic and technical analyses conducted by the Bureau of Mines Experiment Station and the organization of a unit of the Reserve Officers Training Corps are Federal and State coöperative projects.⁶²

An outstanding event in the history of higher education in New Jersey was the establishment of the College for Women as an integral part of the State University. The educational needs of the young women of the State were brought to the attention of the public by the State Federation of Women's Clubs. When a survey was made in 1916, it was shown that opportunities open to women who desired to obtain collegiate training within the State were limited to the home economics and agricultural courses at Rutgers and to the two denominational colleges in the northern section of the State.⁶³ The great number of girls graduated from the high schools in New Jersey—the number doubled between 1912 and 1916—were entering the normal schools, as the only State institutions open to them, or were enrolling in colleges outside the State.⁶⁴ School men felt a definite need for a woman's college and eighty-five per cent. of them advocated a State institution. It seemed advisable, therefore, that there should be, in some accessible place, a college which would provide higher education for young women of the State at a minimum of expense to them.

The New Jersey College for Women was created by action of the Trustees of Rutgers University on April 12, 1918.⁶⁵ Mrs. Mabel S. Douglass, who had directed the work of the women of the State in their efforts for the establishment of a college for women, was chosen dean. The dean's faith in the young institution supported the group of fifty-four students through the trials of the first bitter winter; it has permeated every activity of the thriving young college; it has determined an educational policy which combines the advantages of the older curricula with those of the newer type of training needed by the young woman of the present.⁶⁶

There can be no doubt that this college was both needed and desired by the young women of the State and that it has met the approval of State officials, private benefactors, and parents. When the New Jersey College for Women began its career in 1918, the faculty numbered sixteen members, eleven of whom were from the Rutgers College staff. The college was with-

⁶² Report of the President and Other Officers of Rutgers University, 1927-28.

⁶³ *New Jersey School Report*, 1917, pp. 118-24.

⁶⁴ *New Jersey School Report*, 1916, p. 69.

⁶⁵ Demarest: *A History of Rutgers College*, pp. 517, 535, 547.

⁶⁶ An extended account of the founding of the New Jersey College for Women was prepared by Dean Douglass for *Quair* (college year-book), 1928.

out State support or private benefaction. Yet the eleven years of its existence have seen the teaching staff increase to 120 professors and instructors and the enrollment grow to 1,157 students. In June, 1929, the total assets were \$6,227,447. Of this amount the State of New Jersey has provided \$780,000 for buildings and their equipment. The annual appropriations of the State for general maintenance have increased from \$50,000 in for the academic year, 1919-20, to \$424,000 for 1929-30.⁶⁷

Summary—Since the beginning of the twentieth century the cause of public education in New Jersey has followed three general lines of development: (1) extension of educational opportunities through the public school system, (2) improvement and professionalization of teaching, and (3) establishment of institutions for higher learning.

The legal requirement that the State support an efficient system of free public education has been so amended that a child may enter kindergarten and continue through high school without expense for tuition or text-books. Furthermore the public school does not confine its offerings to those subjects required for college entrance. The reorganization of the secondary school has made possible flexible programs and varied groupings within both junior and senior high school. There are courses arranged for the student who can not continue his formal education; other courses are designed so as to give maximum returns to those whose school life is of uncertain duration; still other courses prepare the student for college or technical school. Both vocational and prevocational courses are included in this program. For the young people who have left school before profiting by these offerings there is required attendance upon continuation classes and the possibility of extending one's education in evening schools. The public school system also provides classes for handicapped children.

A second part of the progressive educational policy of the State is the professionalization of teaching. There has been an advancement of the certification requirements and an increase in the facilities for the training of teachers. The application of a tenure rule after three years of successful service has removed the teacher from the reach of political and personal controversy. The State has reorganized and placed upon a sound financial basis the fund for teachers' pensions and annuities.

The third line of progress has been in the extension of public education to include institutions of collegiate rank. The number of normal schools has been increased and their standards have been raised. The four-year teachers' college is being developed. Under the central administrative board of Rutgers University there are colleges for men and a college for women functioning as a State University and supplying people of the State with instruction in arts and sciences, engineering, pharmacy, ceramics, education, economics, agriculture, industrial management, and home economics.

⁶⁷ Figures supplied by treasurer of the college.



THE CHAPEL, NEW JERSEY COLLEGE FOR WOMEN

CHAPTER LVIII.

BANKING IN NEW JERSEY.

By Eugene E. Agger, Ph. D.,
Professor of Economics, Rutgers University.

Introduction—Banking presupposes in a community a considerable accumulation of capital. Banking has been called the “handmaid of commerce” because it flourishes and decays with commerce. Commerce necessitates capital—namely wealth employed in furthering productive operations. The capital of commerce appears not only in the form of the goods traded in, but also in that of shops and warehouses, of wagons, ships and other necessary adjuncts of storage, transportation and handling.

The amount of capital necessary and the methods of gathering it together for use naturally depend upon the volume of operations. In simple commerce of small volume the necessary capital may be collected by the merchant himself, but as the volume of operations increases the capital of others is enlisted.

With expansion in volume the technical processes involved in handling and selling also become more complicated. The seller through sale liquidates his own capital, but the buyer, in turn, ties his up.

At a certain stage in the development of commerce the services of the banker become necessary. By receiving deposits on the one hand, and by extending credit through loans and discounts on the other, the banker mediates between merchants and traders. He effects the release of capital for sellers of goods and the investment of it for buyers. Beyond that, through the solicitation of deposits from others not themselves engaged in trade, and through such capital as he may himself supply, the banker adds to the sum-total available for merchants and traders. Where a bank is authorized to issue circulating notes it may also be observed that through the general acceptability of its promises to pay the bank may reach out and virtually get control of capital that is not directly entrusted to it through deposit.

In early America it took a long time to carry economic development to the point where banking was essential. Life was simple. The household was largely self-sufficing. Trading was narrowly restricted. But as population increased and as specialization in economic activity made itself felt trade and commerce attained significance and the machinery essential to its conduct was created. The roots of banking sprouted in the colonial era. Thenceforward the development kept pace with the general expansion of economic life in general.

COLONIAL AND REVOLUTIONARY PERIOD.

Commerce in the colonial period was narrowly restricted and was of little importance to the welfare of the people as a whole. The colonial household produced for itself most of the essentials of life. Only luxuries and a few specialties like tools, fine textiles, and jewelry were obtained from the

outside. A visit to Mt. Vernon with its carpentry shop, its spinning and weaving house, its brewhouse, etc., discloses to the modern American something concerning the organization of the economic life of his forebears. The bulk of such trade as developed was naturally with the home country, England. The colonists sent raw materials and obtained in exchange finished goods which could not be produced in the household.

This trade was conducted, of course, on a pecuniary basis. While in final outcome all trade may be barter the fact remains that only the simplest transactions can be handled on a direct barter basis. When trade is of sizable volume and involves traders at a distance from each other the use of a pecuniary medium is virtually indispensable.

It was, of course, natural that English money should be employed in colonial pecuniary calculations. Other forms of money, besides that of England, in time flowed into the colonies, but these sundry moneys were evaluated in terms of pounds sterling, shillings and pence.

The trade with the mother country, and, indeed, with other places overseas, depended, so far as pecuniary procedure was concerned, on the sterling draft. The colonial seller drew a sterling bill on the purchaser abroad, while an importer would remit in sterling. The exact handling of details might vary considerably in practice, but the outcome was the same—sterling credits were, so far as possible, balanced against sterling debits. London was thus a clearing center for colonial over-seas trade.

Although the colonists were familiar with metallic money they themselves could afford little.¹ They needed other forms of capital more. The result was that, in such domestic trade as they carried on, the tendency was to resort to local commodities—beaver skins, rice, tobacco, etc. This was known as "country pay." Taxes were paid in kind. Whitehead, in his "History of East Jersey Under the Proprietary Governments," supplies tables for different years showing at what price in English money the various commodities were received. He says (p. 169): "Not until 1692 was the payment of taxes in current silver provided for, and then it was left optional with the taxpayers."²

In the trade with the Indians wampum was extensively used.

Foreign coin also drifted in, but its value varied from place to place. This necessitated a proclamation by Queen Anne in 1704 prescribing uniform value of foreign coins throughout the colonies. In the foreign money that came into America, Spanish, Dutch and Portuguese coins predominated.

There was occasionally some local coinage, the most famous of which is perhaps the "pine-tree shilling" in Massachusetts. In West Jersey there was in 1682 an authorized issue of copper coins by one Mark Newbie, but with his death in 1683 we are told that the story of "Newbie coppers" came to an end.³ Originally, Mark Newbie, a member of the Society of Friends, struck

¹ See Van Metre, *Economic History of the United States* (New York, 1924), p. 106; and Sumner, *History of American Currency*, pp. 1-3.

² Whitehead, *History of East Jersey Under the Proprietary Governments* (New Jersey Historical Society Publications, 1846), p. 169.

³ Lee, *History of the Colony and State of New Jersey*, p. 243.

off the coppers on his own account. They were, we are told, called "Patrick's half-pence" and they were given tender qualities with an upper limit of five shillings in West Jersey. Mark had, however, to give security to the authorities to redeem his coppers in "pay equivalent."⁴

New Jersey, however, needed and obtained but little metallic money, whether by domestic coinage or by importation. As R. Wayne Parker put it in a paper read before the New Jersey Historical Society (January 18, 1883), "Of any money, however, there was little in the infant state. It is hard to realize how weak and small we were for a century and a half after the settlement of New England." He points out that population was small and derived its existence principally from trapping, lumbering and farming. "In the returns of the Governor to the Lords of Trade," he adds, "it is reiterated again and again that there were no manufactures and no trade except through New York and Philadelphia."⁵

Yet in New Jersey, as elsewhere, resort was had to bills of credit. The issue of paper money was not, however, primarily for the purpose of supplying a mere medium of exchange. It was in essence a "banking" instrument—an instrument for mobilizing and utilizing available capital. As long as paper money enjoys currency it is the holder of it who has temporarily supplied the capital which the money represents. The first "bank" in Massachusetts was a mere batch of paper money. Horace White explains "that a public bank was an emission of circulating notes by a provincial government with a promise of redemption of the same from proceeds of taxation at a fixed time."⁶ A private bank, on the other hand, was an issue of notes by private persons. In some cases there was a specific promise of redemption, but in others there was merely an agreement among the original subscribers of the issue to accept them in trade. There was no capital paid in. Notes were simply "taken out," and, as security, the beneficiaries supplied mortgages on their lands.

The fundamental nature of paper money—namely, as an instrumentality for obtaining control of capital—is disclosed in the purposes for which it was issued. These purposes were in the main the payment of taxes or the financing of special public undertakings like the expedition against the French in Canada, and, secondly, making loans to individuals on land as security. Concerning the "loan bills" to individuals Horace White says: "The borrowers were for the most part land owners. Only two kinds of security were allowed by law—land and bullion. Very little bullion was ever offered at the loan offices. The land owners controlled the legislative assemblies everywhere. Thus the emission of bills of credit on loan was, in effect a conspiracy of needy land owners against the rest of the community."⁷

The first issue of paper money in New Jersey was in 1709. Three

⁴ Leaming and Spicer, *Grants and Concessions and Original Constitutions of the Province of New Jersey*, p. 493.

⁵ Parker, R. Wayne, Paper read before the New Jersey Historical Society, January 18, 1883 (proceedings of New Jersey Historical Society, Second Series, Vols. VI-X, 1879-89), p. 157.

⁶ White, Horace, *Money and Banking*, 4th Ed., pp. 232-36.

⁷ *Ibid.*, p. 87.

thousand pounds was the amount provided, and the object was to cover the expenses of the expedition against the French in Canada. This issue was made receivable for taxes and was also given legal tender powers in the settlement of debts between individuals.

Issues for the benefit of individuals followed. These issues were turned over to the beneficiaries on mortgages as securities. In other words, the State intervened as a banker to supply capital to needy freeholders.

In New Jersey, as in other colonies, the issue of paper money brought on a struggle between Legislature and Governor. England had endeavored to stop the issue of the colonial bills by instructing the governors not to consent to them without direct approval of the Lords of Trade. With the outbreak of the French War in 1755-56 the contest ceased. New issues were provided for war expenses and for loans as well.

There was, of course, the inevitable depreciation, but New Jersey bills were apparently in somewhat better standing than were those of some of the other colonies. Thus Samuel Smith in "The History of the Colony of Nova Caesarea," says:

"The remittances of this province to England, being chiefly from New York and Philadelphia and the bills no legal tender there, they can never operate to the prejudice of English debts, let the exchange be what it may, because none there are obliged to take them; this is a particularity only belonging to the state of trade of New Jersey, and renders a paper currency there free from objections usually made against it in England."⁸

Another contemporary writer, William Douglass, in his "Discourse Concerning the Currency of the British Plantations," states that the New Jersey bills were somewhat better than those of some of the other colonies, and he mentions specifically New York and Pennsylvania. He gives two reasons for this, first, New Jersey bills were current in both the other States, while the converse did not hold good; and, second, in New Jersey failure to make the loan payments by those who had first obtained the notes was equivalent to judgment, and thereafter only thirty days' redemption of the mortgage was allowed.

In 1764, however, Parliament put a stop to further issues. As early as 1751 the issue of bills of credit by the New England colonies was prohibited. In 1764 this prohibition was extended to the other colonies as well. The action aroused resentment among the colonists and constituted one of their major grievances against the mother country.

The normal banking activities associated with trade were undertaken in colonial times by the local merchants. Manufactured goods were received on long credit from England. Large sums were borrowed in this way. It was estimated that, at the time of the passage of the Stamp Act, American merchants had piled up a debt of several million pounds sterling. Callender, the economic historian, is authority for the statement that when the revolution

⁸ Smith, Samuel, *The History of the Colony of Nova Caesarea (MDCCLXV)*, p. 360.



HOME OF THE OCEAN CITY TITLE AND TRUST COMPANY,
ASBURY AND EIGHTH

broke out the sums owned by American merchants to English merchants for goods shipped on credit equalled twenty-eight million dollars.⁹

It is thus apparent that a considerable quantity of merchandise capital existing at any time in the colonies came from England. American merchants carried accounts abroad, and to liquidate their indebtedness they would send colonial produce which was sold in England and the proceeds credited to their accounts.

The colonial merchants having English connections would act as bankers for smaller local dealers. Through their English balances they were in position either to supply or to acquire sterling drafts to meet the more modest needs of their neighbors. These larger merchants enjoyed the reputation of being the wealthiest people in the colonies.

The trade of New Jersey was carried on, however, largely through New York and Philadelphia. New Jersey had few important merchants and, apparently, not many ships. Governor Morris in a communication to the Lords of Trade dated Trenton, December 15, 1742, says:

"The foreign trade of New Jersey is not considerable. I think they have three Brigantines and about four or five sloops that trade to Madeira and the West Indies. Most, if not all, their European commodities, are supplied from New York and Pennsylvania in exchange for wheat, flour and timber."

Similarly, in a letter to General Wentworth, dated July 5, 1742, Governor Morris said:

"Our chief trade is an inland trade to New York and Pennsylvania, and we have but few if any merchants that trade to Europe. . . ."¹⁰

Banking as an organized specialty was thus unknown in America during colonial times. Collections and remittances were handled through the merchants. Goods were obtained on credit from abroad, and loans were almost exclusively matters of private negotiation between individuals. Newspaper advertising seems to have been a fairly common medium for borrowers and lenders. But when the Revolutionary War severed the intimate trade relations between the mother country and the colonies the need for some definitely organized procedure at home began to be felt.¹¹

The first really commercial bank to be formed in America was Robert Morris's famous institution, the Bank of North America, in Philadelphia, Pennsylvania. It was chartered on December 31, 1781, by the Continental Congress. It also received a charter from Pennsylvania owing to doubt as to the authority of the Continental Congress to charter a bank. Morris organized the bank primarily to aid the Revolutionary cause, but aside from that it was the first institution to conduct a general banking business for the benefit of the public.

Down to the establishment of the First Bank of the United States (1791)

⁹ Callender, G. C., *State Enterprise and Corporations* (In Quarterly Journal of Economics, Vol. XVII, 1903), p. 137.

¹⁰ *The Papers of Lewis Morris, Governor of New Jersey, 1738-46* (Published by the New Jersey Historical Society, 1852). Letter of July 5, 1742, pp. 148-49.

¹¹ Cf. Adolph O. Eliason, *The Rise of Commercial Banking Institutions in the United States* (University of Minnesota Thesis), p. 56.

four other State institutions were chartered. On February 7, 1784, the Legislature of Massachusetts chartered the Bank of Massachusetts. In 1784 Alexander Hamilton and his associates started the Bank of New York, although it received no charter until 1791. In 1790 the Bank of Maryland received a charter from the Legislature of that State, while in the following year the Legislature of Rhode Island chartered the Bank of Providence.

New Jersey was especially hard hit by the Revolution. Much fighting went on there, indeed, so much that the State came to be called the "War Path of the Revolution." Not only that—the people were also divided in their sentiments and bitter factionalism arose. Edward Ellis in his "Brief History of New Jersey," says:

"From the opening of the war to its close there were hostile armies or powerful bands within its borders, and neighbors fought neighbors with the ferocity shown in the border states during the Civil War."

The economic consequences were serious. Many simply packed their belongings and left the State. Agriculture declined. Trade was upset not only because of the fighting, but also because of the depreciation of bills of credit. During the Revolutionary period New Jersey issued bills of credit of its own. The Continental bills added to the confusion. Phillips lists the State issues as follows:¹²

February 20, 1776, 50,000 pounds.

March 25, 1776, 125,000 pounds.

June 9, 1780, 225,000 pounds (New Jersey's quota under resolution of Congress).

January 9, 1781, 300,000 pounds.

December, 1783, 31,255 pounds.

May 17, 1786, 100,000 pounds.

In 1780 the *Jersey Gazette* described the plight of the State as follows:

"This then is the present situation of New Jersey, drained of supplies, drained of cash, overrun with certificates and burdened with taxes. . . ."¹³

When the fighting was over recovery was difficult. John Fiske shows the nature of these difficulties throughout the colonies. The chief sources of income outside of agriculture were the carrying trade, exchange of commodities with England and with the West Indies, and the whale fisheries. All these the war simply destroyed. The heavy importations from abroad drained the country of specie, making foreign remittances difficult and causing unfavorable reactions in the home market. War and destruction of property upset agriculture. New Jersey bore her share of these tribulations.

When the fighting stopped attention was again centered upon development at home. Cultivation slowly recovered, commerce blossomed forth anew and some of the old trade and financial connections were reestablished. In the main, however, New Jersey's banking needs were still met through Philadelphia and New York.

¹² Phillips, Henry, Jr., *Historical Sketches of the Paper Currency of American Colonies*, p. 8.

¹³ *Jersey Gazette*, October 25, 1780.

1789-1838—Generally throughout the Colonies recovery after the Revolution was slow. Channing states that not until 1786 did marked improvement manifest itself. The situation was greatly helped by the inflow of foreign capital. According to Channing one English firm, Bird, Savage and Bird, of London, had disposed of several million dollars worth of American funds in London—mostly government securities.¹ Land was also bought on speculation and a considerable benefit accrued also to shipbuilding, manufacturing and banking.

In 1791 Hamilton established the first Bank of the United States, and, as already stated, five state institutions (including the Bank of North America) had been chartered. The development now spread.

In New Jersey, as in the other states, banks were organized under special charter. The first charter actually granted by the Legislature was that of the Newark Banking and Insurance Company in 1804. As the name of the new corporation implied, it was authorized to do an insurance as well as a general banking business. In the same year the Trenton Banking Company was chartered, although in the meantime the Legislature provided by enactment for a branch at Powles Hook of the Newark Banking and Insurance Company. This branch came to be known later as the Jersey Bank and was really an independent bank. It subsequently moved over to New York because of an unpopular tax on capital stock of banks.

Following through the charters of the period in chronological order we encounter next the chartering, in 1807, of the Bank of New Brunswick. For a period of some five years thereafter no new banks were chartered. In 1812, however, a law was passed chartering so-called "state banks" in Camden, Elizabeth, Morris, New Brunswick, Newark and Trenton. Another three year period intervened before any additional banks were chartered. On February 15, 1815, a law was passed prohibiting the establishment of any banking houses, etc. by any persons not incorporated by the laws of New Jersey or by the laws of United States. A penalty of \$20,000 was prescribed. The following table shows the number of banks chartered, their location and the year in which the charters were enacted:²

Year.	Name of Bank.	Location.
1815—	Farmers Bank	Mt. Holly
1815—	Paterson Bank	Paterson
1816—	Cumberland Bank	Bridgeton
1818—	Sussex Bank	Sussex
1822—	Salem Banking and Steam Mill Company.....	Salem
1822—	Commercial Bank of New Jersey	Perth Amboy
1822—	Hoboken Banking and Grazing Company	Hoboken
1823—	New Jersey Manufacturing and Banking Company....	Hoboken
1824—	Weehawk Banking Company	Hackensack
1824—	People's Bank	Paterson
1824—	Monmouth Bank	Freehold
1824—	Morris Canal and Banking Company	Morris
1824—	New Jersey Protection and Lombard Company.....	Jersey City
1824—	Franklin Bank	Jersey City

¹ Channing, Edward, *A History of the United States*, 1924.

² From Hood's *Index to Laws of New Jersey 1663-1903*, pp. 120-23.

1828—Orange Bank	Essex Co.
1828—Farmers and Mechanics Bank	Rahway
1828—Newark Savings Fund	Newark
1830—Farmers and Mechanics Bank	Middletown Pt.
1830—Belvidere Bank	Belvidere
1831—Mechanics Bank	Newark
1832—Mechanics Bank	Paterson
1832—Union Bank	Dover
1834—Mechanics and Manufacturers Bank	Trenton
1834—Manufacturers' Bank	Belleville
1834—Farmers and Mechanics Bank	New Brunswick
1834—Princeton Bank	Princeton
1836—Morris County Bank	Morristown
1837—Bank of New Jersey	Newark
1837—Bergen Port Manufacturing Company	Bergen Co.
1837—Citizens and Mechanics Bank	Elizabeth
1837—Hamburg Bank	Hamburg
1837—Plainfield Bank	Plainfield
1837—Burlington County Bank	Medford

The chronological distribution of these charters reflects the changing economic conditions of the period under discussion. The charter of the first Bank of the United States expired in 1811 and was not renewed. The closing of this institution led to a general fear that the supply of banking resources and facilities would be inadequate. This explains the chartering of the "state banks" of 1812. They were proposed by a Committee of the General Assembly on January 19, 1811, but the necessary legislation was not enacted until the following year. Separate institutions were to be established in each of the towns, Camden, Elizabeth, Morris, New Brunswick, Newark, and Trenton. The capital stock of each was specified. Half of the capital was reserved for the State while the other half was open to public subscription. On the basis of its participation the State demanded representation on the board of directors. The Legislative Council and the General Assembly were to meet jointly each year and to choose from the stockholders of each bank a president and six directors for each bank with the exception of that in Camden which was to have seven directors.

After the closing of the first Bank of the United States the situation was further complicated by the War of 1812. The blockade during the war cut off European manufactures and forced the Colonies to buy more manufactures from New England. New England, on the other hand, could not correspondingly increase its purchases of Colonial produce or raw material. The result was a draining of specie to New England. In 1814 all the banks outside of New England suspended specie payments. These conditions were not conducive to the establishment of new banks and it is not to be wondered at, therefore, that in New Jersey no new banks were chartered from 1812 to 1815.

The financial difficulties of the Federal Government led in 1816 to the establishment of the second Bank of the United States. It was badly managed at first, and followed an inflationary policy. But an achievement to its credit was its success in getting the reluctant state banks, in February, 1817, to resume specie payments. In most of the states there developed a considerable speculative movement in state-bank stocks. Many new banks

were chartered. Catteral refers to the movement as a perfect mania.³ In New Jersey, however, the movement was resisted. The table shows that only four new banks were established from 1814 to 1822. This conservatism proved of value in 1818 when the Bank of the United States practiced deflation. Great pressure was exerted on the banks and on business in some of the states, but since speculation and inflation had not seriously developed in Jersey, a deflationist policy did less damage there than it did elsewhere.

From the early 'twenties on, however, there grew up in the country a speculative boom in internal improvements, in new business, enterprises of various sorts, and in land operations. This was reflected in a great increase of banks. The banking phase of the boom was intensified by Jackson's fight on the second United States Bank. The withdrawal of United States deposits from the bank suggested alluring possibilities to the state institutions who hoped to get the deposits for themselves. The state banks used whatever influence they could command against the rechartering of the Federal institution. In New Jersey the Legislature was induced to adopt a resolution opposing recharter. Great was the rejoicing among the state bank speculators when Jackson finally won his fight. Albert Gallatin stated that from January 1, 1830, to January, 1837, three hundred state banks were created with a capital of 145 million dollars.⁴

New Jersey was caught in this boom—but not so badly as were some of the other states. The Legislature was alert to some of the dangers involved. On January 31, 1834, it adopted a joint resolution providing for a committee to ascertain: "What further provisions of law are necessary to protect individuals and private interests from frauds or failures of banks."⁵ In 1833 the Legislature rejected the only application that was made for a bank. There were also some discerning governors. Governor Dickerson in his message of January 3, 1837 said:

I observe that many applications are being made for new banks in this State. This is a subject of great interest since our country is involved in serious difficulty. The present pressure in the money market will probably cease as soon as that new class of borrowers of money, that has arisen from the vast purchases upon credit of unproductive real estate, shall have complied with their contracts or ascertained that they cannot comply with them, in either case they will cease to be borrowers. According to the present method of doing business in this country, our merchants, manufacturers and mechanics usually sell upon credit, which spirit was originally raised and afterwards kept up by the great facility of procuring money from the banks, and the great increase of our circulating medium.

From these causes all kinds of property became much enhanced in nominal value; the people concluded they were growing rich with great rapidity. Some amassed great fortunes. Anticipated incomes

³ Catteral, *The Second Bank of the United States*, p. 39.

⁴ Gallatin, Albert, *Suggestions On the Banks and Currency* (1841), p. 26.

⁵ Resolution of Legislature of January 31, 1834 (Laws of New Jersey, 1834).

were made possible by borrowing of the banks, and when the borrowers' credit became exhausted, hard times came.

As to the existing embarrassments, the people have adopted, and are adopting, the most effectual remedy, by adapting their business and manner of living to their means. This course will soon produce the desired effect; and it is hoped that the banks will soon reestablish their credit.⁶

The Governor had not underestimated the situation. The worst crash in the nation's history up to that time came in 1837. Students of the period quite generally agree that the crisis was due to over-trading, over-expansion of bank credit, land speculation and federal fiscal policy. The most important item in the government's fiscal policy was the demand in the celebrated "Specie Circular"⁷ that purchases of public land be paid for in specie. Up to that time these payments had been made in bank notes. Speculation in land had been so extensive that the sudden demand by the government for payments in specie threw a burden on the banks that they could not meet. New York banks suspended specie payments in a body May 10th. Banks throughout the Union—including those of New Jersey—followed suit.

The panic of 1837 marked the end of a definite period in American banking development. From 1791 to 1811 and from 1816 to 1836 the first and second banks of the United States dominated the situation. Thereafter, until the establishment of the National Banking system during the Civil War, the state banks held the field alone. During this second period banking developments were very uneven. On the whole, however, they were so bad that the period is referred to as the "wild-cat" banking era. Before advancing to a consideration of New Jersey banking during this era it will be useful to review some of the significant aspects of Jersey banking during the earlier period.

Form and Scope of Early Charters—The early New Jersey bank charters were molded after that of the first Bank of the United States and its precursors. The charters were not by any means uniform although the general pattern was the same.

First may be mentioned the capital provisions. Subscriptions to capital could usually be paid in specified instalments, but there was a forfeiture penalty if instalments remained unpaid. The instalments were payable in specie or in the notes of specie paying banks. A stated proportion of the total capital had to be paid in before a bank could begin business, but this proportion varied. It was 50 per cent. in the charter of the New Jersey Manufacturing and Banking Company, enacted in 1823, and only 25 per cent. in the charter granted in 1827 to the Farmers' and Mechanics' Bank of Rahway.

Provision was made for the election of directors, usually when a stated

⁶ Votes and Proceedings of New Jersey Legislature, 1837 (Governor's Message, Dickerson, January 3, 1837).

⁷ Specie Circular (Issued by the Treasury Department, July 11, 1836).

proportion of the capital had been subscribed. The directors had commonly to be residents of the locality where the bank was to be located. In most cases the directors had to be citizens of New Jersey, but on March 4, 1835, the charter of the Mechanics' Bank of Trenton was amended to permit the election of two directors from Pennsylvania. This concession was made because of the heavy capital subscription by Philadelphia interests.⁸ In some charters (for example that of the Sussex Bank, 1822) it was required that directors hold at least a thousand dollars of real estate. The charter of the New Jersey Manufacturing and Banking Company required that a majority of the directors be manufacturers.

The directors were made generally responsible for the operation of the bank. They elected the officers and formulated the by-laws. Their meetings were usually quarterly. They were charged with the responsibility of inspecting the bank's affairs and penalties were provided for cases of fraud.

Most of the charters prescribed a series of fundamental rules and regulations to govern the organization and the conduct of the bank. Voting was controlled. The modern rule of one share, one vote, was not followed. The State itself owned stock in some banks and where this was the case the treasurer was generally authorized to vote the State's stock. But in the case of the so-called "state banks" the Legislative Council and the Assembly met annually and chose the allotted number of State directors. The semi-annual payment of dividends was usually stipulated in the rules and regulations and there was the familiar prohibition of the impairment of capital. Directors were made personally liable for the violation of this prohibition. Directors were to lay an annual statement before the stockholders and were to receive only such emoluments as the stockholders formally authorized at a general meeting.

Other regulations concerned the assignment and transfer of stock, the limitation of debts, and the holding of "lands, tenements, and hereditaments." The debts exclusive of deposits were commonly restricted to twice the capital. Lands, etc., except where pledges for debt were involved, were limited to that requisite for the conduct of the banking business.

Regulations were also common bearing on the nature of business and on the charges made by the banks. The business was normally limited to dealing or trading in bills of exchange, promissory notes and gold or silver bullion. Interest and discount rates were limited to 7 per cent. or to whatever the State's legal rate might be. The cashier had to be bonded, while directors, cashiers and treasurers were required to take an oath before entering on their several offices.

Finally, it may be said that in a number of cases provision was made for state participation in the capital subscription. In the state banks of 1812 the State retained half of the stock for itself, although in the following year an act was passed authorizing the Governor to sell the state's stock.

⁸ Godfrey, *History of Mechanics Bank of Trenton*, p. 49.

Bonus payments to the State were not seldom prescribed. In the charter of the Farmers' Bank of Holly (1815) a bonus of \$3,500 was prescribed. Furthermore, on 30 days' notice the bank was to lend the State \$50,000 for a term not exceeding one year and at a rate of 6 per cent. The Bank of Bordentown (1816) was to pay the State a bonus of \$4,000 in stock, payable in two instalments. The charter of the Sussex Bank (1818) called for a stock bonus of \$2,000 payable in two instalments.

Nature and Scope of Business—In these early days the chief form of bank credit was notes. Albert Gallatin in his *Suggestions on the Banks and Currency* said:

"Banking in America always implies the right and practice of issuing paper money as a substitute for specie currency."⁹ This did not mean that the deposit and check system were not known. It meant only that the banks regarded the issue of notes as their chief source of revenue. The debt limitation referred to above limited note issue in effect to twice the paid-in capital. And the notes were not, of course, legal tender.

Notes of small denomination were made the objects of special regulation. Small notes drifted into New Jersey from across the border and tended to remain in circulation. New Jersey banks objected to this phase of the matter. There was some objection to small notes anyway because of their tendency to displace specie and because they tended to get into the hands of the poor and ignorant—those who could least afford to stand a loss if the issuing bank failed.

Bank charters sometimes contained provisions forbidding notes smaller than five dollars.¹⁰ The act of February 19, 1830, made unlawful the circulation of notes less than five dollars except those of incorporated institutions of New Jersey and of New York City. On March 4, 1835, supplementary legislation was enacted. This provided an additional tax (beyond an existing capital stock tax) of one-half of one per cent on the capital of all New Jersey banks with the proviso that the tax would not apply to those banks whose officers would make a sworn statement "that no bills have been issued or put into circulation by said bank after July 4th next, contrary to the act of which this is a supplement." The effect of this was to lay the tax on banks that issued notes in denominations under five dollars. On January 31, 1838, however, this law was repealed insofar as it applied to banks incorporated in New Jersey, and in 1845 all the earlier legislation was repealed. The repeal was doubtless due to the fact that the increasing withdrawal of specie characteristic of the period made the retention of the small notes desirable for the conduct of trade.

There was no uniformity in the charters with respect to the redemption of the notes. In most charters there were stipulations requiring redemption

⁹ Gallatin, Albert, *Suggestions On the Banks and Currency* (1841).

¹⁰ Charter of the Farmers' Bank of Mount Holly, 1815, Laws of 1815, p. 21; of the Jersey Bank of Jersey City, 1818, Laws of 1818, p. 75; of the New Jersey Manufacturing and Banking Company, 1823, Laws of 1823, p. 157.



NATIONAL BANK OF AMERICA, PATERSON

of the notes in specie or in the notes of other specie paying banks. No uniform reserves were prescribed although there were occasional reserve stipulations. The president and directors were commonly made personally liable in case of failure of the bank to pay specie. Sometimes it was provided that the bank sacrifice its charter if it suspend specie payments. In some cases, also, all banking business was ordered suspended if specie payments were refused. In others a penalty in the form of a 10 per cent. interest charge was prescribed for notes whose redemption had been refused, the interest to run for the time elapsing between the original request for redemption and the final delivery of the specie.¹¹

It must be admitted that broadly speaking the public was not prone to insist upon redemption. W. A. Scott explains the situation as follows:

The notes issued by the banks circulated as money, and though they were supposed to be payable on demand in specie, and were usually required by their charters or by general laws so to be paid, they were not expected to be presented for payment unless the need for specie was very urgent. This expectation was based partly upon experience and partly upon public sentiment which was widespread to at least the middle of the last century that it was unfair, if not dishonorable, to demand specie of a bank except under special circumstances.¹²

Restriction of Business—Some effort was also made, in the interest of safety, to restrict the scope of a bank's investments. Holdings of real estate were generally limited to such amounts as were necessary for the conduct of the banking business. Ordinarily the banks were limited to trad-

¹¹ A few illustrations of the diversities of the charters in the matter of specie redemption will be illuminating. The charter of the Jersey Bank (1818, section 10) limited note issue to an amount not greater "than double the actual amount of specie and notes of such banks as will at any time command the receipt of specie, which they may have in the vaults of their institutions at the time of issuing the same, or continue in circulation any greater amount for a longer term than ninety days." In the charter of the New Jersey Manufacturing and Banking Company (1823) section 11 provided that in case of failure to redeem notes in specie or lawful money of United States on demand: "The said president, directors, and company shall, on pain of forfeiture of their charter, wholly discontinue their banking operations until they can resume specie payments. And the said bank shall be liable to the holder of such notes or bills whereof payment has been refused or delayed, for damages for non-payment at the rate of 10 per cent. per annum from the time of such demand until the same shall be satisfied."

The charter of the Farmers and Mechanics Bank of Rahway (1827, section 13) provided that in case of refusal to redeem its notes the bank "shall, on pain of forfeiture, wholly discontinue and close their banking operations, either by way of discount or otherwise unless the said president, directors and company shall resume the redemption of their said bills, notes and evidences of debt in specie within three months after such demand shall be made."

The charter of the Farmers and Mechanics Bank of Middletown Point, (1830) in like manner gave three months time to renew specie payments before banking business had to be discontinued (on pain of forfeiture of charter) if redemption of notes in specie were refused. But in the charter of the Mechanics Bank of Newark enacted the following year the penalty for failure to redeem is forfeiture of charter without any time allowance. The note holder was also entitled to claim a 10 per cent. interest allowance.

¹² Scott, W. A., *Money and Banking* (5th Edition), pp. 154-55.

ing in bills of exchange, in promissory notes, and in gold and silver bullion. Sometimes, however, the banking business was not the sole interest of the corporation. The charter of the New Jersey Protection and Lombard Bank declared it unlawful for the bank to purchase or sell goods, etc., or real estate "in the way of traffic" but it was declared lawful to hold and to sell public stock "for the purpose of investing therein part of its funds." Section 4 of this bank's charter made it lawful for the bank "to make all kinds of insurance against loss or damage either by fire or water within the United States. . . ." The charter of the Monmouth Bank (1824) authorized the corporation to set apart \$30,000 of its capital to acquire a steamboat and necessary buildings for the establishment of a ferry between the town of Shrewsbury and New York. The Commercial Bank of New Jersey (1822) was authorized to set apart some of its capital for carrying on seal fisheries. This, however, was repealed in 1825. The charter of the New Jersey Protection and Lombard Bank also permitted loans on pledges of personal property.

There was restriction also of loans. The charter of the Farmers' and Mechanics' Bank of Rahway (1827), for example, forbade the corporation to advance money on its own stock and to discount any note or bill of exchange "without at least one good endorser thereon." A similar provision may be found in the charter of the Orange Bank (1828) and in that of the Morris County Bank (1836). The charter of the Belvidere Bank (1830) provided "that no loans or discounts shall ever be made by the said bank on the stock, note or notes of any stockholder or director, nor any note or notes that may be by one director and endorsed by any other director. . . ." There was, however, no uniformity in these matters. In the charter of the Mechanics Bank of Newark, granted in 1831, nothing was said about not lending on the notes of directors or officers.

Public Regulation and Supervision—There was at the beginning of banking in America comparatively little public regulation or supervision. Most of the early charters required an annual statement to stockholders but a statement to the public was not considered necessary. Before long, however, statements to the Legislature were prescribed. The charter of the New Jersey Manufacturing and Banking Company (1823) required a full return to the State, under oath, "of the stock of said company and the manner in which same is employed, how much specie is in the vault and what amount has been paid out during the year last past to redeem the notes of said bank, and how much has been otherwise disposed of, and for what purposes and where the said specie has been spent." In case of refusal or neglect the Legislature might annul the charter. The charter of the Farmers' and Mechanics' Bank of Rahway (1827) required a somewhat similar annual statement and declared the charter void if the company failed to render the statement. A year later in the charter of the Orange Bank a statement was annually prescribed but it was provided that only "if the said president and

cashier shall fail to do the same for the space of three years together" would the charter stand forfeit.

In these early years systematic state examination of the banks was not deemed necessary. There were, however, occasional charter provisions that laid the foundations of subsequent practice. The charter of the Jersey Bank (1818) for example, contained the following provision:

"For the discovery and detection of any of their acts contrary to any of the provisions or restrictions contained in their charter it shall be lawful for the Legislature to appoint three commissioners who shall have full power to view and inquire into the real situation of said banking company by examining the vaults, books and other papers."

Taxation—Banks were, of course, called upon to shoulder their share of the public burden of taxation. As already stated, bonuses were frequently prescribed in the charters, but beyond such specified bonuses and general taxation there was special taxation. The act of November 2, 1810, levied a tax of one-half of one per cent on the capital stock of banks subscribed and paid in. This capital stock tax was pretty uniformly applied thereafter in charter provisions. The money was put into the school fund.

An illustration of the matters herein referred to, a table is supplied covering the first twenty-one years of New Jersey banking. Unfortunately, complete statistics to the end of the period are not available, but as far as it goes the following table is very interesting.

Time Chartered.	Name.	Stock.	Amt. of capital paid on which a tax is paid.	Amt. of tax.	Amt. bonus created either paid or to be paid.	Amt. of bonus paid to State Treas.
1804—	Newark Banking and Insurance. . . .	\$800,000	\$300,000	\$1,500	\$1,482	\$1,482
1804—	Jersey Bank—branch Nk. Bkg. & In. . . .	1,200,000	.....	....	4,000	4,000
1804—	Trenton Banking Company	600,000	214,740	1,073	....	....
1807—	Brunswick Bank	200,000	90,000	450	6,000	6,000
1812—	State Bank at Camden	800,000	300,000	1,500	25,000	25,000
1812—	State Bank at Trenton	300,000	92,400	462	1,601	1,601
1812—	State Bank at New Brunswick. . . .	400,000	88,000	440	7,000	7,000
1812—	State Bank at Elizabeth	200,000	99,976	499	2,625	2,625
1812—	State Bank at Newark	400,000	240,000	1,200	4,025	4,025
1812—	State Bank at Morris	200,000	68,000	340	1,000	1,000
1815—	Paterson Bank	200,000	120,000	600	6,000	6,000
1815—	Farmers Bank at Mt. Holly	200,000	100,000	500	3,500	3,500
1816—	Cumberland at Bridgeton	200,000	50,025	250	....	....
1818—	Sussex Bank	100,000	27,500	137	....	....
1818—	Jersey Bank	200,000	200,000	1,000	....	....
1822—	Comm. Bank at Amboy	100,000	50,025	250	....	....
1822—	Salem Banking Company	75,000	45,000	225	....	....
1823—	New Jersey Manuf'g. & Banking. . .	150,000	150,000	750	4,000	4,000
1824—	Peoples at Paterson	200,000	170,000	350	7,000	4,000
1824—	Monmouth Bank	200,000	40,000	200	4,000	800
1824—	Franklin Bank	500,000	300,000	1,500	25,000	15,000
1824—	Weehawk Bank	200,000	125,000	650	8,000	5,000
1824—	Protection and Lombard	400,000	.....	....	25,000	....
1824—	Morris Canal and Banking	1,000,000	400,000	....	....	....

Protection—Banks were made the beneficiaries in some respects of protective legislation. The act of February 15, 1815, prohibited unincorporated banks. The prohibition covered discounting, receiving of deposits

and, by indirection, the issuing of notes. A penalty of \$20,000 was provided for violation of the prohibition. In 1820 there was enacted also a measure to punish frauds against banks. It penalized heavily directors and officers for embezzlement, etc., with intent to defraud. It made punishable also false entries with intent to defraud and knowing and intentional overdrafts.

Success and Failures—In these early formative years the rules of sound banking in a new and undeveloped country had to be hammered out in painful experience. W. A. Scott has well described the difficulties that were encountered in all the states.¹³ Banks grew rapidly in numbers and most of them attempted to perform a function for which they were unfitted, namely, that of furnishing fixed capital. They issued notes in exchange for investment securities maturing after a long time and often speculative in nature. Assets tended thus to be illiquid. Deposits were relatively small. The banks were therefore forced to resort to all sorts of devices to prevent their notes from being returned for redemption, such as putting them into circulation in distant states or cities, the location of the issuing officers in inaccessible places. Banks were often established to launch some enterprise, the securities of which were used as cover for the notes put into circulation. These notes were used to pay the bills of the enterprise and thus got into circulation. The possibilities of fraud in this type of business are obvious. Many banks failed.

During the 'thirties the situation became serious. In Jersey the Legislature appointed a joint committee to look into the matter.¹⁴ Jersey was troubled with the notes of banks in other states. In his message of 1834, the Governor referred to the law of February, 1830, which prohibited the passing of foreign bank notes under five dollars. He said:

"The enactment was observed for a time but is now a dead letter." He recommended reënactment of the prohibition with increased penalties. ". . . and that it be made general so as to include all foreign notes." He spoke also of the inadequate supply of specie available as reserve for the great output of notes. "This last," he said, "instead of being representative of the former has become its substitute." He spoke also of the increasing volume of paper currency from 1804 on. As to measures of improvement he recommended a "stay to the multiplication of banks" and also the restriction of issue of small notes. He added: "Experience has shown that gold and silver as a common circulating medium cannot compete with paper."¹⁵

The small-notes prohibition was enacted in due season, and in his message of 1835 the Governor praises the result. He said: "After the experience that we have had with banking corporations, petitions for new banks will be regarded with great jealousy." In subsequent years emphasis was further laid on the importance of keeping out small notes and maintaining a supply of specie. The part played by banks in engendering the panic of

¹³ *Ibid.*

¹⁴ Minority Report of Select Committee, Votes of Assembly, 1837-38, pp. 146-52.

¹⁵ Message of the Governor, 1834 (Minutes of the Assembly, October 30, 1834).

1837 is also clearly set forward by New Jersey's Governor in his message of that year. The speculation characteristic of the period was a spirit, he said, "originally raised and afterward kept up by the great facility of procuring money from the banks and by the great increase of our circulating medium."¹⁶ He urged that if any relief to the banks be extended nothing be done to recognize their suspension or impair the rights of their creditors.

Relief had to be extended. The panic of 1837 which was country-wide affected Jersey as it did other states. The New York banks suspended specie payments in a body on May 10th. Banks throughout the Union followed suit. In New Jersey a law was passed on November 11, 1837, virtually suspending all forfeiture stipulations, etc., prescribed for failure to maintain specie payments. Jersey banks were enjoined, however, to resume specie payments when a majority of the New York and Philadelphia banks did so and the occasion was utilized to demand from them reports of condition more comprehensive than had ever before been obtained.

The effects of the panic of 1837 were felt for some years. At a bank convention in New York on April 11, 1838, attended by delegates from eighteen states it was resolved to resume specie payments on January 1, 1839. On the 15th of August, 1838, New Jersey's Governor issued a proclamation commanding the banks to resume specie payments in fifteen days, but new difficulties followed and, as will appear, it was actually a number of years later before the tangle was really straightened out.

The broad outlines of New Jersey banking as it had developed up to the end of the period under review are disclosed in the following table. The data are thrown into the form of a balance sheet but there are obvious omissions since the balance sheet does not balance.

CONDITION OF NEW JERSEY BANKS.

(Based on data found in 29th Congress, 1st Session, House Documents 68:374-75. As of January 1, 1837).

RESOURCES.		LIABILITIES.	
Loans and discounts	\$9,341,797	Capital	\$4,142,031
Stocks (bonds)	1,096,367	Circulation	1,918,017
Real estate	176,767	Deposits	1,869,254
Other investments	728,085	Due to other banks	604,663
Due from other banks	993,273	Other liabilities	3,990,385
Notes of other banks	418,632		
Specie	496,917	Indicated liabilities	12,524,350
		Apparently missing	727,488
Total Resources	13,251,838	Total liabilities	13,251,838
Total Resources	13,251,838		

No very accurate deductions can be drawn from this table because of uncertainty as to the exact nature of some of the principal items. On the face of it long time investments do not strike one as inordinate, if stocks, real estate and other investments (probably mortgages) be assumed to be included within this category. But from what was said above it will be inferred that one cannot at all be sure about the liquidity of "loans and dis-

¹⁶ Message of the Governor, 1837 (Minutes of the Assembly, January 4, 1837).

counts." In opening new lands and in establishing new industries the demand for long-time as contrasted with short-time capital is likely to be preponderant. Jersey banks apparently carried considerable balances in the larger centers as is evidenced in the "due from other banks" item. The "due to other centers" item indicates the extent to which New Jersey banks themselves acted as correspondents for their neighbors in the smaller towns. Specie reserves against combined deposit and note liabilities exceeded 13 per cent—which would hardly be criticized as inadequate. It is interesting to note how closely deposit liabilities approximated circulation. One wonders what the heavy "other liabilities" comprised. No mention is made of surplus or of undivided profits but it is unlikely that in these early days any such surpluses were accumulated. Capital provision would otherwise, however, seem to be adequate.

1838-1865.

Introduction—The period intervening between the closing of the Second Bank of the United States and the establishment of the National Banking system is often called the "wild-cat" era in American banking history. The restraining influence of the great Federal bank was eliminated and over most of the United States banking development was without order or control.

The period was characterized therefore by serious abuses. Capital provisions were frequently inadequate, unsound credit advances were common, supervision and examination was mostly desultory and publicity was not sufficiently inclusive or regular. The outstanding difficulty, however, was that of unsatisfactory note issue. The issue of notes was in most cases the chief banking activity—hence the primary source of earnings. But the profit lay in keeping notes in circulation and not having them returned for redemption. A motive was therefore provided to interfere with regular and prompt redemption. Broadly speaking, the facilities for redemption of banknote currency were very inadequate. Indeed, there was purposeful evasion of redemption evidenced by the establishment of banks in out of the way places or by attempts to put notes into circulation far from the official place of issue.

The currency in the country as a whole was, in consequence, in bad condition. It was impossible to confine the bank notes to the states of issue, and as they wandered farther and farther from home they suffered an increasing depreciation. Oftentimes, indeed, the notes of a failed bank would remain in circulation for several years after the bank had closed its doors. The most deplorable aspect of this weakness of the currency was that the burden of it rested heavily upon the weak and the ignorant. Canny businessmen would subscribe to "registers" which supplied the prevailing rates of discount on notes circulating in different sections of the country, but laborers and washwomen were often left with notes of failed banks in their hands. In Boston the Suffolk Bank succeeded in keeping the notes of New England banks at par, through the simple expedient of requiring these banks to main-

tain with it adequate balances for redemption purposes in that city. Refusal to maintain such balances was countered by direct presentation of notes for redemption purposes at the places of business of recalcitrant banks. The Suffolk Bank was thus a virtual clearing house for the notes of the New England banks and its activity assured the public a safe and uniform currency. New England alone, however, could at the time lay claim to this boon.

Another common abuse arose in connection with the issue of charters. Bank charters were often made the football of partizan politics. The "ins" would refuse charters to the "outs" unless, through some form of guile, the "outs" could hoodwink the "ins" as in the case of Aaron Burr and his Manhattan Company in New York. Bribery and corruption also raised their ugly heads. It was these unsatisfactory conditions which led in New York to the establishment of the so-called "free banking system." New York practice was copied not only by other states but also by the Federal Government in the establishment of the National Banking System.

One of the results of abuse and inefficiency in the conduct of the banking system was increasing governmental intervention. Not only were stricter methods of procedure prescribed but there grew up also a system of direct supervision and examination. In later days bankers have spoken critically of this governmental interference, but the student of banking history discovers the necessity for it in painful and expensive experience.

Looking at the difficulties of the "wild-cat" period in perspective, however, the conclusion appears to be warranted that they were in the nature of growing pains. The country was undergoing rapid economic development. Great stretches of new land were being opened up, commerce and trade were being expanded apace, industry was systematically putting down and spreading out its roots, and vast projects of public improvement were being enthusiastically advocated. Individuals were lured by roseate prospects of profits. But underlying all the hopes and plans was a biting need for capital, and the banks appeared to be effective instruments for obtaining it. It need not be wondered at, therefore, that with banking under such pressure it departed in its development from the straight and narrow path of safety and conservatism.

The Situation in New Jersey—Recovery in New Jersey after the panic of 1837 was slow. Indeed a minor secondary panic developed in 1839. New York banks resumed specie payments but those in Philadelphia did not. Hence a difference arose between the practice of the banks in East Jersey and that of the institutions in West Jersey. In his message of October 26, 1841, New Jersey's Governor said:

"Considering the times through which we have passed, the banks in no state of the Union have sustained themselves better than those of New Jersey. Located as we are between the two largest cities of the Union we cannot fail to be more or less affected by their course in money operations and when that is opposite it follows that the eastern and western sections of the State are placed in different positions. This is peculiarly the posture of

affairs at present: The banks in New York pay specie while those in Philadelphia do not and the banks of this State plainly show the influence of their locality."

In the Legislature this situation caused some concern. The specie-paying banks were at a disadvantage as compared with the non-specie paying banks of which there were eight. We find in the Votes and Proceedings of the legislative session of 1840-41 the following resolution: (pp. 467-72).

"And whereas the eight suspended banks have a capital of only one-quarter of that of the seventeen specie-paying banks, with bills in circulation to a much greater extent, more deposits and an equal balance against them for demand liabilities and one-third of loans due, and whereas the said suspended banks are deriving greater proportionate advantages in their operations than the specie-paying banks, and in these operations interfere with and supply a considerable portion of the circulation that the said specie banks would otherwise enjoy, and whereas the currency of the State has been in an unsettled state for several years past, resulting in general suspension of specie payments in the spring of 1837; and after a resumption a second suspension in the fall of 1839 by a part of the banks in this State,

"Therefore resolved that the Committee on Incorporations be instructed to inquire into the probable ability of the debtors of the suspended banks to pay 12½ per cent. on their indebtedness."¹

In the next session the Legislature took the bull by the horns and passed an act requiring every suspended bank to resume specie payments by August 15, 1842. Failure to resume made any further discounting, or lending or issue of notes unlawful. Violation of this provision not only entailed a forfeiture of its charter for the offending bank, but made it impossible for such bank to bring any action in any state court in connection with discounts or loans so unlawfully made. It was also made unlawful for any bank failing to resume specie payments to declare a dividend. Then to prevent possible subterfuge the law further provided that after July 4, 1842, no bank should issue any note intended for circulation other than its own notes and of these only such as are payable on demand in gold or silver.

The law was approved March 5, 1842. Yet hardly ten days later, according to Lee, there was another suspension in which all the banks of the State were involved. The law, therefore, became a dead letter. For a whole year specie payments were again suspended. Resumption on March 18, 1843, ushered in a new era.

Throughout the nation a condition of general prosperity developed which, with only slight interruptions, lasted for fourteen years. Sumner points out that the tariff act of 1846 relaxed restrictions on trade. The discovery of gold in California in 1847, also fired men's imaginations and contributed greatly to the confidence and hopefulness that characterized the whole business community.

¹ The situation with respect to the specie paying and non-specie paying banks is shown in the table accompanying.

BANKING IN NEW JERSEY

1225

THE SITUATION IN NEW JERSEY WITH RESPECT TO THE SPECIE-PAYING AND THE NON-SPECIE PAYING BANKS.
(Data taken from United States 25th Congress, 2nd Session, House Documents III : 148-49).

Specie-paying Banks		Capital	Circulation	Deposits	Cash Assets	Cash Liabilities	Bal. of Dem. Liab.	Loans
N. H. Del. Bridge Company	.....	400,000	166,640	19,731	111,169	186,371	68,202	523,638
Trenton Banking Company	.....	210,000	50,620	50,186	77,205	161,020	83,815	323,228
State Bank, Morris	.....	100,000	47,115	21,789	28,883	70,797	41,904	127,682
Newark Banking & Insurance Company	.....	508,650	103,064	101,375	195,325	272,396	77,071	620,370
State Bank, Newark	.....	400,000	45,314	81,067	113,987	149,905	26,918	432,903
Mechanics Bank, Newark	.....	500,000	51,335	75,227	119,657	154,038	34,981	555,794
Union Bank at Dover	.....	50,000	32,525	12,640	54,410	51,117	.....	70,973
People's Bank, Paterson	.....	75,000	50,600	25,446	48,351	79,039	30,688	108,343
Belvidere Bank	.....	85,720	19,159	19,471	44,681	40,404	.....	98,693
State Bank, New Brunswick	.....	140,000	88,157	69,149	84,848	164,604	79,846	210,691
State Bank, Elizabeth	.....	200,000	58,982	53,818	57,811	126,829	69,018	279,197
Morris Co. Bank	.....	80,250	30,547	27,746	20,606	66,118	45,512	128,207
Sussex Bank	.....	67,500	69,861	24,893	85,912	94,754	8,842	97,265
Comm. Bank, New Jersey	.....	30,000	13,605	4,057	8,781	20,840	12,059	42,655
Farmers and Merchants, Middletown Pt.	.....	25,000	24,858	12,678	9,594	38,534	28,940	48,863
Orange Bank	.....	102,500	17,022	7,632	17,750	26,866	9,116	106,538
Farmers and Merchants, Rahway	.....	130,000	23,724	22,258	23,695	56,856	33,161	161,898
				641,188	1,102,665	1,652,178		
Suspended Banks.								
Princeton Bank	.....	90,000	155,844	108,254	135,872	269,078	133,206	212,821
State Bank, Camden	.....	260,000	350,902	79,457	234,046	450,530	215,584	494,624
Cumberland Bank	.....	52,025	163,814	32,620	129,922	198,400	68,478	143,984
Burlington Co. Bank	.....	70,000	58,600	21,866	43,694	83,071	39,377	108,207
Farmers Bank of Mt. Holly	.....	100,000	72,438	58,412	67,234	134,489	67,255	175,515
Mech. & Man., Trenton	.....	124,680	105,460	19,805	86,518	128,789	42,271	165,842
Salem Banking Company	.....	75,000	112,154	28,535	101,986	140,765	38,779	111,793
Mech. Bank, Burlington	.....	40,000	91,079	24,084	74,439	120,825	46,386	85,173
				373,027	974,601	1,525,947		

A break came in August, 1857. The forerunner was the failure in New York of the Ohio Life Insurance and Trust Company with liabilities of seven millions. There had been a speculative overbuilding of railroads and of other public improvements accompanied by expanding credit and rising prices. Banks in Philadelphia, Washington, Baltimore, and many interior points suspended in September. On October 13th a condition of panic developed. On October 14th New York banks with but a single exception suspended, and the banks of New Jersey followed suit. On December 12, 1857, the associated banks in New York resumed specie payments and most Jersey banks soon did likewise.

That the New Jersey banks could not be made the objects of any special censure in connection with the difficulties of 1857 is attested by the following quotation from the Governor's message:

"The sudden revulsion in monetary affairs has resulted in a temporary suspension of specie payments by the banking institutions of this State. They did not precede but followed in their action the banks of neighboring states to whose course they were obliged in some degree to conform by an oppressive law which compels most of them to redeem their circulation in the cities of New York and Philadelphia. But a large portion of them has already resumed the payment of their obligations in specie with a praiseworthy promptness and it is believed that the others will follow their example at an early day. So far as I have any knowledge, our banks are amply able to meet their liabilities to the public and are generally sound."¹

The next difficulty encountered by the banks is that associated with the Civil War. 1860 was a prosperous year but after the election in November, the tide turned and contraction set in. Philadelphia banks suspended on November 22, 1860. In course of time suspension spread throughout the land, New Jersey banks in general following the lead of their reserve centers. Lincoln signed the legal-tender bill providing for the issue of the "greenbacks" on February 25, 1862. The notes were first issued in April. As is well known, depreciation soon set in, and, according to Sumner, all specie had disappeared from general circulation by August. Thereafter for seventeen years it was the greenback dollar that controlled monetary circulation in the United States.

The National Bank Act was passed on February 25, 1863. Secretary Chase had great hopes for the system, not only from the point of view of government finance but also from that of a unified currency. It took several years, however, to get the system going. It did little for the sale of government bonds, but by taxing the state bank notes out of existence it did succeed in supplying the country with a unified currency.

Reverting to the special developments in New Jersey we may first call attention to the passage in 1850 of what came to be known as the "general banking act." This was a measure patterned after New York's "free banking

¹ Governor's Message of January, 1858.

law," the object of which was to obviate the friction and criticism connected with the special charters. Circulating notes were to be supplied by the State and were to be delivered to duly authorized associations formed by New Jersey residents for the purpose of banking. Specified public stocks and mortgages on real estate were to be turned over to the State Treasurer to be held as security for the notes, the total amount of which was limited to three million dollars. There were, of course, numerous provisions regulating details of organization and procedure but these need not be enumerated here.

It was believed that, after the passage of this act, when special bank charters expired renewal might be arranged under the general law, and that no occasion would arise for the enactment of further special charters. During the early years, however, the act was taken advantage of by speculators. In 1851 fifteen banking associations were established under the law.² The impression that they made is indicated by the following excerpt from the Governor's message of January 14, 1852.

"The details of the general banking acts are vague, unsatisfactory and open a wide field of abuse. They have already been seized upon by the speculator and in many cases our banks, though ostensibly located in New Jersey, have their whole business operations conducted by brokers in other states. . . . In several instances one or more banks have been located in places difficult of access, and having very little communication with the improved and populous portions of the State. The tendency, if not the design, of this practice is to prevent applications for the redemption of the currency issued by such banks being made at their counters or ostensible places of business."

To meet the difficulties referred to in the Governor's message drastic amendatory legislation was adopted by the Legislature. Any "creditable" citizen of the State was authorized to file a complaint against a bank organized under the general banking law that did not maintain a bona fide banking house and a regular cashier and clerk in attendance. Such a complaint carried to the Chancellor by the Attorney-General might result in winding up the institution concerned.

More important still was the establishment of a board of bank commissioners. The Governor, the Secretary of State and the Attorney-General made up this board. It was given fairly broad powers of examination and reported derelictions to the Chancellor, who was in turn authorized to close any bank that fell below the legal requirements. It must be noted that the Commissioners were empowered to examine the banks incorporated under special charters. The law provided additional regulations covering the control of original issue and of final return and destruction of the circulating notes. There was a significant provision to the effect that no association incorporated under the general banking law was to be designated by the

² Report of Joint Committee of Senate and House.

name of any other bank, and the name and location of the bank was to be printed in "large legible letters" upon the notes which it issued.

An effort was also made to check more carefully real estate loans. The Governor was to appoint three commissioners in each county to check up on appraisals, etc. Other provisions put suggestive emphasis on certain additional aspects of control. No association was to be formed and no existing associations were to retain authority to continue the banking business unless a majority of the shares were held by actual residents of the State. Another section of the law provided that all banks incorporated under the general act or under special charter and issuing notes were to appoint agents for the redemption of their notes at par in designated centers. Banks in East Jersey generally had to appoint such agents in Jersey City or in Newark while those in West Jersey utilized Camden or Trenton. No redemption agent was required if banks redeemed their notes either in Philadelphia or New York. There were special provisions governing the selection and the functioning of the agents and it was finally stipulated that any bank whose agent refused on demand to redeem its notes at par from ten to three o'clock on every day except Sunday must pay to the person making demand for redemption interest at the rate of 20 per cent. per annum for the period of refusal.

In February, 1853, the bank commissioners made their first report to the Legislature.³ After a lengthy preliminary the commissioners state that there were twenty banking associations in existence organized under the free banking act. Of these the commissioners report that but four had gone into full and bona fide operation. Three others had declared their intention to wind up their affairs. Then the commissioners go on to say:

There yet remain eight of these associations with a present circulation of \$227,269, not one of which, as far as we can ascertain, has ever had a "regular bona fide banking house or office" or "a regular cashier or clerk therein during business hours" or "discounted bills, notes or other evidences of debt" or "received deposits" or "bought and sold gold and silver bullion, foreign coins and bills of exchange" or "loaned money on real and personal estate."

Your commissioners cannot, in view of these facts and others that will be submitted refrain from expressing the opinion that the confidence of the legislature has been abused. No stronger proof, we think, can be desired of this than in the striking fact that in a single county of Cape May one of the smallest of the State, and certainly requiring but a limited amount of banking capital, there have been five of these associations organized, with a circulation at the date of this report of \$118,166; of these four are said to be located at Cape May Court House, a village of about fifty houses, one or two small stores and a population of 200 people; the fifth is located at Cape Island; and so far as your commission can ascertain, not a dollar of the stock is owned in the county of Cape May. In the county of Atlantic, there are two of these associations which claim to be located

³ Journal of the Senate, 1853.

at the village of May's Landing and their circulation amounts at this time to \$66,467, and no stock is owned in the county.

How are the citizens of Cape May and Atlantic to be benefited by such banks? What freeman of New Jersey can obtain facilities at such banks? No discounts are ever made. No deposits are received. If perchance a stray note finds its way to the neighborhood of the parent institution it is regarded as a curiosity, and if not exchanged, soon seeks its kindred in some broker's office in Philadelphia or New York.

Two years later in their report of January 18, 1855, the bank commissioners state the following:

Since the passage of the general banking act of 1851, twenty-five banks have been established under its provisions; of these eleven are still in operation, eleven have given notice and are closing up under provisions of the law made for that purpose and three have been stopped by injunction.

The general banking law could thus hardly be pronounced a great success. Yet it was not the total failure that some declared it to be.⁴ The New Jersey law did not include the "safety fund" idea first brought forward in New York legislation, but note-holders received some protection. In his message of January 9, 1855, Governor Price felt called upon to say:

"We have been singularly exempted from bankruptcies, suspension of business and moneyed panics, consequent upon contraction of bank loans and discounts. The general banking system has contributed to this."⁵ He referred to the fact that the banking business was somewhat less profitable under the general law, but he thought it profitable enough, and his expectation was that as the various special charters expired the banks concerned would organize under the general law.

The Legislature itself, however, failed adequately to stand behind the general law. In his next annual message the Governor referred to this matter as follows:

By the report of the Bank Commissioner it will be seen that two new banks have been authorized under the act authorizing the business of banking during the last year, showing conclusively that the general law would have afforded all the banking facilities required by the people of the State, and by giving perfect security to their issues, the bill-holders were always safe. Notwithstanding, the legislature at its last session, rechartered many special banks, and granted five new charters, they left the general law on our statute books.

To lack of decisiveness in legislative policy must thus be attributed a considerable share of the weakness that characterized the general banking law.

⁴ Godfrey, *op. cit.*, p. 60.

⁵ In Votes and Proceedings, 1855.

Savings Banking—Savings banking as a special form of banking, made its first appearance in New Jersey in the period under review. The pioneer institution was the Newark Savings Fund Association organized in 1828. According to Hood's Index to the Laws of New Jersey, charters were granted as follows:

SAVINGS BANKS OF NEW JERSEY, 1836-63.

- 1828—Newark Savings Fund Association.
- 1838—Provident Institution for Savings (Jersey City).
- 1844—Trenton Savings Fund Society.
- 1847—Newark Savings Institution.
- 1850—Elizabethtown Savings (Elizabeth).
- 1851—Rahway Savings Banks.
- 1848—Paterson Savings.
- 1851—New Brunswick Savings Institution.
- 1854—Orange Savings
- 1855—Bordentown Savings Institution.
- 1855—Gloucester Savings Fund and Building Association.
- 1857—Hoboken Savings.
- 1857—Howard Savings of Newark.
- 1857—Burlington Savings Institution.
- 1861—Morristown Savings Institution.
- 1863—Fifth Ward Savings, Jersey City.

The charters of the various savings organizations regulated their organization and procedure. Here, too, however, the charters were not uniform. A few illustrations will suffice to enforce the point. The charter of the Provident Institution for Savings in Jersey City (1839) declared (Section 2) that "no part of the funds of the said corporation shall be used at any time by it for banking purposes." The charter granted March 7, 1844, to the Trenton Savings Fund Society specified (Section 12) the kind of loans and investments the society might make. These were limited to the "public stocks" of United States and of New Jersey, to bonds and mortgages on unencumbered real estate within New Jersey worth at least double the loan. Excluded, however, were all stocks of and loans to "any incorporated company whatever."

The charter of the Newark Savings Institution, granted February 25, 1847, contained a provision (Section 1) limiting the "clear annual value of real estate used in the business" to an amount not to exceed \$10,000. One of the most interesting provisions of this charter, however, was that which granted trust powers to the savings institution. Section 4 of the charter including the following:

" . . . and the said corporation may accept and execute all such trusts of every description, as may be committed to said corporation by any person or persons whatsoever, by will or otherwise, or transferred to the same by order of any court."

In 1850 the charter of the Elizabethtown Savings Institution broadens somewhat the field of investment. Besides the public stocks of the Federal Government and of the State of New Jersey, those of New York and of Massachusetts were made available.

The charter of the Rahway Savings Institution (February 19, 1851) made an advance in another direction. It declared (Section 6):

"No member of corporation shall be a hirer or borrower or surety for any hirer or borrower of funds" of the corporation. The charter also stipulated that no president, vice-president, or manager was to receive any compensation for services.

The charter of the New Brunswick Savings Institution (March 5, 1851) added the public stocks of New York, Pennsylvania, and Ohio to the eligible list.

The Bordentown Savings Institution was by its charter (February 19, 1855, Section 4) granted trust powers and was permitted also to buy public stocks of New York, Pennsylvania, Kentucky, and Massachusetts, as well as those of the Federal Government and of New Jersey.

The Burlington Savings Institution (March 20, 1857) received authorization to invest in the public stocks of Pennsylvania, New York, Ohio, Kentucky, Massachusetts, and Virginia, or in the bonds of the cities of Burlington, of Newark, of New York, of Brooklyn, and of Philadelphia, or in the stock or bonds of any railroad or canal company chartered in New Jersey. It could also lend on New York and Brooklyn real estate and for temporary purposes up to a total of \$10,000 on promissory notes when secured by eligible stocks or bonds.

The Hoboken Bank for Savings (1857) was also granted trust powers, while Hoboken City stocks and the water scrip of Hoboken and of Jersey City were added to the usual list of eligible public stocks.

Reports were required of virtually all the savings banks and in most charters clauses were introduced which made possible an appeal to the Chancellor by depositors with the object of securing a careful examination.

Other Legislation—During the period under review several matters of interest concerning general banking legislation and the special bank charters deserve passing notice. An act of 1846 forbade the exercise of banking powers by any corporation not regularly organized as a bank. The special charters granted by the Legislature also continued to exhibit lack of uniformity. Capital requirements varied. Shares varied in amount and no general principle was followed as to total capital. There was some regularity, however, in the requirement that a majority of stockholders be residents of the State. During the whole period the issue of notes in denominations under five dollars caused trouble. In 1845, previous legislation prohibiting notes under \$5.00 was repealed. Subsequently trouble was encountered with notes under one dollar. The steady diminution of small change from general circulation that had its roots in the change of the mint ratio by Congress during the 'thirties, opened up this field to the banks. Paper fractional money will not stand up under usage, however, and that there must have been serious objection to it in New Jersey is indicated by the fact that during the 'fifties a number of bank charters contained provisions forbidding the issue of notes under one dollar.

The outbreak of the Civil War and the country-wide suspension of specie payments by banks which followed in its train necessitated special relief legislation for the Jersey banks. Banks were relieved from the penalties of suspension by the act of March 24, 1862. This act permitted the substitution for the normally required gold and silver coin in note redemption of "other good and current money, notes or drafts as are at the time good and receivable in the banks of the cities of New York and Philadelphia." The relief was originally provided for one year—unless earlier withdrawn by executive proclamation, but before the year was up it was amended to continue in force until repealed unless the Governor suspended it by proclamation.

Regular statements by the banks with publication in the local press tended to be increasingly emphasized during the period. The act of March 14, 1856, required quarterly statements and provided that these statements be published in the country where the bank making the same carried on its business. Moreover, publication had to be within six days after the official preparation, and a duplicate had to be filed in the office of the Secretary of State. Occasionally the special charters were even more exacting. The charter of the Burlington Bank (April 3, 1855) required the publication of a statement showing the bank's true condition on the first Monday of every month.

Bank Taxation—During the period all the banks remained subject to the capital stock tax of $\frac{1}{2}$ of 1 per cent. on paid-in capital. That some difficulty was encountered in the administration of the tax is attested by the fact that in 1852 the Legislature reinforced the State Treasurer's authority in collecting the tax. Some banks, doubtless those in whose special charters no mention was made of taxation, considered themselves exempt, but the act of 1852 indicated the Legislature's intention to make them all pay their share of the public burdens.

Two other matters relating to the taxation of banks during the period under review deserve attention. One relates to the taxation of banks in general in connection with Civil War finance, while the other concerns the federal ten per cent. tax on state bank issues, the object of which tax was to destroy the state bank notes.

During the Civil War internal taxation developed beyond anything that had been attempted in the country before. Banks were not peculiarly singled out either for favorable or unfavorable treatment but they contributed heavily along with all other lines of business enterprise. As Rockwood points out,⁶ banks were taxed under a business license tax, they were taxed on their capital and surplus, on their debt, and on every means of making money, and then again upon the money made and upon the dividends which distributed the profit.

One of the objects that the Lincoln administration sought to attain in the establishment of the National Banking System was the substitution of

⁶ *Op. cit.*

a uniform national currency for the hodge-podge of state-bank issues which for years had afflicted the country. The means resorted to were ruthless—namely, a ten per cent. per annum tax on all state-bank issues. They were made possible only by the fact that the Southern States were out of the Union and a strong nationalistic emotion dominated the North. There were, however, strong protests by the state-bank interests affected. In New Jersey the opposition was sufficiently influential to push through the Legislature, and get executive approval of, a resolution under which New Jersey Senators in Congress were instructed and representatives were requested to use all honorable means to prevent the passage of any law that would oppress the state banks, or to impose upon them “any undue or burdensome taxes beyond their ability to pay . . . or to discriminate in imposing said taxes in favor of the national banks.”⁷ The Governor was requested to send copies of the resolution to the state's Senators and Representatives. The resolution was vain, however, Congress passed the tax and all state bank issues in time became a thing of the past.

In conclusion there is given on page 1234 a table showing the increase in the number of banks and in the principal classes of their resources and liabilities from January, 1837 to January, 1863. This table was compiled from reports made to Congress.

In connection with this table attention may be directed to several matters of interest. The uniform excess in total resources as reported to Congress is probably due to the omission of surplus and undivided profit. From 1837 to 1850 banking in New Jersey seems to have barely held its own but after 1850 there was almost a leap forward as indicated in number of banks and in the principal items of resources and liabilities. The reports do not classify the “stocks” held by the banks but the size of this item for 1863 suggests heavy purchase by Jersey banks of Civil War bonds. It will also be noticed that by 1860 deposits had outstripped note-issue, a fact which indicated that the check and deposit system was steadily gaining in importance. On its face the statement justifies the observation that in the “wild-cat” banking era Jersey banks were adequately capitalized. Specie reserves seem to have fluctuated considerably although in the main they ran something over ten per cent. excepting during the Civil War period. Inadequate specie reserves were one of the outstanding weaknesses of American banking generally in the pre-national banking days.

THE NATIONAL BANKING PERIOD:

FROM THE CIVIL WAR TO THE WORLD WAR.

The Civil War marked much more than the settlement of the slavery question. It was the beginning of a new era in politics and economics. Throughout our earlier history emphasis had been placed both in life and in

⁷ Approved April 14, 1864.

NEW JERSEY BANKS—1837-63.
(29th Congress, 1st Session, House Documents 68:374:5 and 38th Congress, 1st Session, House Documents 20:213).
LIABILITIES.

	Number	Capital	Circulation	Deposits	Due to Other Banks	Other Liabilities	Total Liabilities
January, 1837	25	4,142,031	1,918,017	1,869,254	604,663	3,990,385	12,524,350
January, 1840	26	3,822,607	1,415,708	808,708	207,020	26,021	6,280,064
January, 1845	24	3,620,481	1,988,041	1,483,082	149,769	8,400	7,249,773
January, 1850	32	3,565,288	2,548,351	1,894,237	298,500	.....	8,306,436
January, 1855	49	5,314,885	3,552,585	3,290,462	483,875	.....	12,641,807
January, 1860	52	7,844,412	4,811,832	5,741,465	1,141,664	.....	19,539,373
January, 1863		8,181,398	8,172,398	9,599,269	853,193	1,503,792	28,310,050

	Loans and Discounts	Stocks	Real Estate	Other Investments	Due from Banks	Notes of Other Banks	Specie and Specie Funds	Total Resources
January, 1837	9,341,797	1,006,367	176,767	728,085	993,273	418,632	496,917	13,251,838
January, 1840	4,933,780	25,128	324,989	42,603	710,475	257,052	414,807	6,708,024
January, 1845	5,509,996	61,967	421,190	45,234	720,324	233,284	669,651	7,661,646
January, 1850	6,377,034	45,200	292,730	11,379	1,100,102	383,008	620,689	8,830,202
January, 1855	9,177,334	821,964	249,921	158,396	1,810,707	418,342	826,452	13,454,116
January, 1860	14,009,174	962,911	446,202	590,884	2,395,028	662,196	940,700	20,007,095
January, 1863	15,767,274	5,193,689	441,181	96,292	4,633,317	1,329,392	1,180,884	28,642,029

thought on local interests, but, after the Union had been saved as an idea on the field of battle, it became increasingly a fact in daily existence. From the Atlantic to the Pacific and from Canada to Mexico the movement of persons and of goods was without impediment or restriction. This fact coupled with the priceless inheritance of abundant and varied natural resources, and of a wide range of climatic conditions provided an ideal foundation for a comprehensive, flexible yet closely coördinated national economic system. Whole areas were given over to specialized production, and, with the building of railways to carry the goods produced, a condition of interdependence developed which soon made state boundary lines appear as anachronistic survivals.

Inevitably the whole development of banking was profoundly affected by this revolution in economic life. Before the Civil War banking tended to develop locally, and, apart from the operations of the first and second banks of the United States, it was controlled by the several state governments. After the Civil War the national banks gained steadily on the state banks in importance. The national banks were, of course, locally organized, but they were under Federal control and this assured a certain uniformity for them at least as applied to basic essentials. In general, both in national banks and in state banks, procedure had to be adapted to a commercial system that transcended state lines. Hence, for the period under consideration, the broad fundamentals of banking development must be discussed on a national rather than on a local basis, while the situation in any particular state must be thought of as a part of a larger whole. A few outstanding facts of our post-Civil War economic development will serve to emphasize its scope. Population increased from 31,443,321 in 1860, to 91,972,266 in 1910. The estimated national wealth advanced from 16,160 million dollars in 1860, to 186,300 millions in 1912. Our railway mileage expanded from 30,626 in 1860, to 252,105 in 1914. The swing toward industry is disclosed by the fact that the census of 1880 classified 71.4 per cent. of our people as rural, while that of 1910 gives the rural population as only 54.2 per cent. of the total. Despite the relative decline of the rural population agricultural production, owing to increased mechanization virtually held its own. Estimates are not available for the earlier years but farm products were evaluated at 2,904 million dollars in 1897 and at 8,165 in 1914.¹ The yearly output of minerals is not given for the years preceding 1881, but while during the period 1881-85 to yearly average equaled \$426,000,000, for the period 1911-15 this average had jumped to \$2,220,000,000. Manufactures, however, take the palm. Figures of value added by manufactures run back to 1849, for which year the total is given as \$464,000,000; but by 1914 this had jumped to \$9,675,000,000.

It could hardly be expected that such an amazing economic outburst would be free from all stresses and strain. And some of the most serious problems which it engendered were those on the side of money banking and credit.

¹ No allowance is made in these figures for changes in the level of prices. Index of production: 1910-14 equals 100; 1890-94 average equals 62; 1910 equals 97.

Down to 1900 the question of the standard for the money system was a burning one. The Civil War had bequeathed the "greenback" as a legacy to subsequent generations. During the war the greenback fluctuated wildly. Afterwards it settled down to a quieter existence and gradually regained parity from the 75 cent level at which it stood when the war ended. In 1875 the "Specie Resumption" act was passed and a return to hard money was promised by January 1, 1879. The promise was fulfilled, but there were many who objected to the whole procedure. Virtually down to 1896 there was a steady decline in prices, and this stimulated greenbackism and free-silver-at-sixteen-to-one and also contributed its share to the generation and sustenance of the movement known as populism. After some bitter campaigns the matter was settled by the gold-standard act of 1900.

The money difficulties of the country profoundly influenced banking and credit developments. Domestic credit procedure, in order to escape the difficulties connected with an uncertain currency emphasized increasingly the cash discount system. This system became dominant when the growth of large-scale production and country-wide marketing enhanced the risks involved in selling goods on credit. The development of the cash discount system gave an impetus in turn to the growth of the single-name promissory note, and, for the same reasons, to growing dependence upon the open book account in cases where buyers failed to take the cash discounts. In connection with this procedure it became necessary for business men to supply themselves with adequate credit information concerning potential as well as actual customers and this made it possible for the credit agencies like Dun's and Bradstreet's to take root and thrive. The banks compelled by circumstances to expect little besides unsupported single-name, promissory notes from their customers found it essential for their own purposes—and for possible service to customers themselves—to organize elaborate credit departments. The American system thus became a complex and involved affair. It was like a three-legged stool the legs of which were the cash discount, the single-name promissory note, and the open book-account.

The system early showed a lack of flexibility—a weakness which was emphasized by the provincial character of American banking. The law restricted the amount which a bank might lend to a single firm and yet business firms themselves grew so large that their credit needs often outran the possibilities of credit extension by the banks with which they dealt. This supplied a field of operation for the commercial paper broker who would sell a client's paper among thousands of banks scattered all over the country. But this resource was available only to the large nationally-known firms. Lesser firms had to content themselves with local banking facilities. It may also be mentioned that the highly personal character of the single-name promissory note prevented its use in a broad and open discount market. Consequently, such a market never developed in the United States.

Putting aside the difficulties that were largely attributable to currency troubles, attention may be directed more particularly toward banking. The

national banking system came into being in 1863. By 1914 there were 7,525 national banks with total resources of 11,482.2 million dollars. If we include in the reckoning state banks and trust companies we find that in 1914 there were 26,765 separate institutions with a capital and surplus of 3,846.6 million dollars and with total resources of 26,971.4 million dollars. It was in what we have called the national banking period that the trust company flourished. By 1914 there were 1,564 trust companies in the several states with a capital and surplus in excess of 800 millions and with 4,216.9 millions of resources. There was thus a notable development of banking capital and resources over the country as a whole.

Yet despite this growth the banking system failed to adjust itself adequately to the expanding needs of business. Indeed it may be said that we had no coördinated banking system at all. We had a loosely connected congeries of local institutions each looking to its own success with none definitely concerned with the functioning of banking as a whole. This disjointed structure was subjected to increasing strains. The panic of 1907 brought matters to a head and led finally to the establishment of the Federal Reserve System.

This is not the place to set forth at length the weaknesses of pre-Federal-Reserve banking in the United States but no outline of the banking development of any state would be complete without reference to some of the major difficulties of the period. First may be mentioned the dualism that characterized both the organization and regulation of banking. On the one hand were the national banks under the ægis of the Federal Government at Washington; on the other were the separate state banks or trust companies or both in each of the 48 states. In a sense we thus had 49 different banking systems. Furthermore, both in the national and in the state systems emphasis was placed on local independent institutions. Opposition to the branch system had always been strong among the bankers themselves. Only the most grudging concessions were made to the branch banking idea. This has meant that in the face of a trend toward large scale organization in almost every other field of business banking has tended to remain in the simple stage of local small-scale production.

The emphasis so placed on local independence and unrestricted competition entailed serious consequences. There was lack of coördination among the discreet banking units. Reserves could not be mobilized for most effective utilization; the whole clearing process was clumsy and expensive; there was lack of flexibility in the handling of bank credit; no effective leadership could be developed; no general control over banking could be exercised; and no adequate protection of the domestic situation when confronted by international exigencies could be vouchsafed.

Other outstanding shortcomings of the system had to do with the currency and with the financing of over-seas business. The state-bank issues had been driven from the field. That was not to be regretted. But the issue of the national bank notes was based on government bonds while the redemp-

tion of the notes was artificially restricted. The result was a totally inelastic currency. Throughout the period under review the issue of circulating notes lost steadily in relative importance in American banking, but this fact did not greatly reduce the harm done by lack of elasticity in the currency. When currency failed to expand in the face of heavy withdrawals from banks, money was drawn from reserves and this subjected the whole credit superstructure to pressure. In connection with foreign trade the inability of our banks to establish branches abroad resulted in dependence upon foreign institutions. Not only did the foreign banks collect the commissions and earn the discounts but they were naturally disinclined to favor American business whenever that came into conflict with the interests of their own countrymen.

Summing up the situation for the country as a whole it may be said that American banking in the national banking period grew apace, but remained, nevertheless, provincial and crude. With this broad generalization in mind we may examine more particularly the developments in New Jersey.

The Growth of the New Jersey System—In 1860 there were in New Jersey 49 banks with total resources of over twenty-eight millions of dollars. By 1910—which was the last census year before the enactment of the Federal Reserve act—the number of banks of all kinds had grown to 323 while total resources had expanded to a total well over 500 millions of dollars. This development was of course simply the concomitant of the growth of agriculture industry and trade. New Jersey agricultural products, as estimated by the Census, grew to \$40,340,000, in 1909; value added by manufacture leaped from \$89,000,000 (approximately) in 1860 to \$425,496,000 in 1910. New Jersey has been called the “highway of commerce” because of its position between New York and Pennsylvania. Most of the railways going from New York to the west and to the south run through New Jersey. New Jersey’s railway mileage expanded from 560 in 1860 to 2,256 in 1910.

In this development the national banks stand out notably, although toward the end of the period under review trust companies outstripped them. National banks were, of course, unknown in 1860 but by 1910 there were in New Jersey 194, a number which represented 60 per cent. of the total number of banks of all kinds in the State. They had accumulated 255 million dollars worth of assets, or approximately one half of the 513 millions of all the banks put together. The ten per cent. Federal tax had destroyed the note circulation of the state banks, but by 1910 the note issue of New Jersey national banks had grown to \$15,287,000. Their deposit liabilities had naturally grown much faster—namely, to \$167,756,000. By 1910 the trust companies, however, had passed the national banks in this particular. The trust institutions boasted \$86,645,000 in demand deposits and \$83,319,000 in time deposits. The state banks relatively lost ground. Their demand deposits in 1910 amounted only to \$10,769,000 and time deposits to \$3,822,000.²

² For comparative figures for all institutions see Professor E. W. Kemmerer’s study “New Jersey Banking 1902-27” in the May, 1928, number of the *Journal of Industry and Finance*.

Looking more particularly at the state institutions it will be recalled, of course, that in 1860 there were no national banks while the trust companies came into the picture only during the 'seventies. The forty-nine banks existing in New Jersey in 1860 were, therefore "state banks" strictly so called. But during the first few years of the national banking system the great majority of the state banks surrendered their state charters and became members of the national system. This process was, of course, greatly helped by the Federal tax on state-bank note issues. While the check and deposit system was rapidly expanding, and while bank-note circulation was destined steadily to diminish in importance, the issue of notes was, during the 'sixties, still considered a vital part of banking. By the end of 1870 there were only five state-banks left.³ Down to 1889 the number of state institutions in existence fluctuated between 8 and 10. In 1890 the number jumped to 21, but thereafter under the influence of the rise of the trust company there was no further gain in numbers. Indeed, in 1910, there were only 19 state banks in existence. Together these nineteen banks controlled only nineteen millions out of a state total of 513 millions in banking assets—in other words less than 4 per cent. Their share of total deposits was also small. In 1910 they held deposits subject to check of \$10,769,000 and time deposits of \$3,822,000, while, as already indicated the national banks had deposits of almost \$168,000,000 and trust companies of almost \$170,000,000.⁴

Trust powers had been granted to a few savings banks in the period preceding the Civil War. According to Hood's Index to the Laws of New Jersey, the first trust company to be chartered was the Essex Trust and Loan Co., of Newark. No mention is made in the Legislative Documents of companies actually in existence until 1873 when two companies were mentioned. In the Comptroller's report for that year mention is made of the Merchants Loan and Trust Co., of Passaic, and of the State Trust Company, of Harrison and Newark.

The trust company movement in New Jersey may be said to have definitely begun with the Act of April 20, 1885, which was the first act to provide a plan of organization for "safe deposit and trust companies." Thereafter down to the close of the period under review there were only two years (1894 and 1898) in which no new trust companies were organized. The banner year was 1902, when 31 new companies were organized—although not all of them succeeded in getting the necessary certificate of authority from the Commissioner of Banking and Insurance.⁵ Thirteen companies had been organized and actually started by the end of 1890. This number had grown to 19 by 1895, to 29 by 1900, to 63 by 1905, and to 85 by 1910. At the end of 1890 the total resources of the trust companies equalled \$6,575,190; by 1910 total resources had grown to 226 millions. In 1890 trust company deposits had not reached five millions; by 1910 their

³ State Comptroller's Report for 1870 in *Legislative Documents* for 1871.

⁴ Since 1890 statistics have been published by the State Department of Banking and Insurance.

⁵ Report of Commissioner of Banking and Insurance in *Legislative Documents*, 1903.

demand deposits (exclusive of bank balances) were almost 87 millions, while their time deposits were well over 83 millions. In other words, by the end of the period under review the national banks and the trust companies dominated New Jersey banking.

Savings banking also enjoyed notable development during the National Banking Period—indeed it may be said to have reached its zenith in that period, because, during the subsequent period, it lost in relative importance. From the end of the Civil War to the panic of 1873 savings banks multiplied prodigiously, but many of them were hit by the decline in railway bonds and in real estate following the panic, and the growth thereafter was more conservative. Five new savings banks were chartered in 1867, 6 in 1868, 7 in 1869, 10 in 1870, 14 in 1871, 4 in 1872, and 9 in 1873. Six more were started in 1874 and four in 1875. Forty savings banks made reports to the state government covering operations for 1875. Their joint assets totalled \$34,201,452.⁶ Several had assets of over a million dollars—the Newark Savings Institution indeed, reported a total of over 14 millions. In savings banking what is perhaps more important than the number of institutions is the number of depositors. The earliest figures found were in the Legislative Documents for the year 1881. A table was published showing the number of accounts in each savings bank and the average of each account for the years 1878, 1879, 1880, and 1881. Taking the January 1, 1880 figures it appears that in the 34 savings banks listed there were 64,484 accounts. There was, of course, considerable variation in the average accounts. The larger and older institutions had relatively large averages, the newer institutions in small places having small ones. The Howard Savings Institution of Newark, which had almost eight thousand depositors reported average deposits of \$411.42. The Provident Institution for Savings had 10,964 depositors with average deposits of \$405.95. The Elizabethport Savings Society with 225 depositors reported average deposits of \$53.13 while the Dime Savings Bank of Elizabeth with 1,983 depositors reported an average deposit of \$70.09. The distribution of the average deposits for all the banks may be indicated as follows.

Below \$100	8
\$100 to \$200	12
\$200 to \$300	10
\$300 to \$400	2
Above \$400	2
Total	34

In 1910 there were 26 savings banks; their total assets equalled \$106,762,663; they had 309,338 accounts, while the average account equalled \$345.13.⁷

Professor E. W. Kemmerer calls attention to the invasion of the savings banking field by the commercial bank during the period under review.⁸ He points out that under a ruling of the Comptroller of the Currency in 1903

⁶ Annual Statements of Savings Institutions for 1875 (*Legislative Documents*, 1876).

⁷ Statistical Abstract of the United States, 1910, p. 569.

⁸ New Jersey Banking 1902-27, *Journal of Industry and Finance*, May, 1928, p. 9.

the national banks got into the field. The state banks quickly followed suit, while the trust companies from the beginning carried on the business. At first the savings banks opposed this competition, but they were few in number and could obviously serve only a fraction of the state's population. They learned that their deposits grew notwithstanding such competition. Unfortunately there are no separate figures covering the savings deposits in the commercial institutions. New Jersey state banks reported approximately \$3,900,000 in "time deposits" and "time certificates of deposits" in 1910. The trust companies reported \$83,319,000. For the national banks no separate figures are given until after the enactment of the Federal Reserve Act. But it is unsafe to assume that "time deposits" are all savings deposits; many of them represent merely temporarily segregated commercial funds. On the other hand there can be no question about the definite incursion by the commercial banks and trust companies into the savings field.

State Legislation and Supervision—In New Jersey, as in the other states and in the Federal field as well, the public regulation and supervision of banking during the period under review grew steadily in scope and intensity. Such governmental oversight may be considered from the point of view of the original organization of banking institutions, from that of the scope and nature of their business, from that of the details of practice, from that also of examination, of reports and of publicity and finally from that of taxation.

The State Banks—The national banking system made such inroads on State banking that for years few significant changes were made in the State laws covering bank organization. Very early, however, it became necessary to provide some legal basis for the conversion of State banks into National banks. By 1875 (with supplementary legislation in 1884) it also became necessary to outline procedure for the conversion of National banks into State banks.

It is also interesting to notice that the question of State-bank circulating notes was kept alive for some time. The act of February 9, 1864, added certain bonds to the list of those considered as acceptable cover for notes and deposited for the purpose with the Secretary of State. Bonds so deposited had to be worth one hundred cents on the dollar but in 1865 the greenback dollar was legally substituted for the gold dollar in this connection. Then in 1867 legislation was enacted⁹ authorizing the chancellor to make an order limiting the time (not less than one year) within which notes of banks involved in chancery proceedings could be presented for redemption. As late as February 20, 1884, an act was approved by the Governor reducing from six per cent. to four per cent. the effective yield of "public stocks" deposited to secure circulation. This same act, however, provided that no banking company need consider itself required to issue circulating notes. That was a question of policy to be determined by the directors. An act of March 28, 1895,

⁹ Act of April 4, 1867.

relating to private bankers denied them the right to issue notes but it was not until the general bank revision act of March 24, 1899, that the same denial was applied to those State banks which had not been accorded issue rights in special charters.

A question of importance to every corporation but particularly to a financial institution is that of the duration of its charter. On March 24, 1897, the Governor of New Jersey approved an act permitting the State banks to extend their charters by filing a certificate to that effect with the Secretary of State. State bank charters were thus made of indefinite duration if not perpetual.

The whole body of State law covering the organization and conduct of State banks was devised and codified by the act of March 24, 1899.

This legislation covers organization procedure, capital requirements, banking powers, management, scope of business, reports, reserves, public examination and supervision, and finally taxation. The taxation provisions covered owners of shares both in National and State banks, being, of course, limited to what was authorized by acts of Congress. Every resident owner of shares in New Jersey banks was to be assessed on such shares in the township or ward of his residence. Non-residents were assessed at the locus of the bank itself. The rates applied were, naturally, those applied to other property.

The only significant amendment of the act of 1899 during the remainder of the period under review was that of May 2, 1906. This amendment conserved certain details of procedure relating to directors and stockholders, but its significance had to do with internal organization rather than with public policy, hence nothing further need be said concerning it in this place.

The Trust Companies—Although, as was previously mentioned, trust powers had been earlier granted to certain savings banks, definite provision was made for the organization of trust companies by the act of April 20, 1885. This act covered matters relating to organization, capital requirements and to the nature and conduct of business. The powers granted to the companies covered the safe deposit business and a limited trust business, but no mention was made of banking powers.

Thereafter, however, in subsequent amendments the trust companies gained virtually complete banking powers. The act of April 6, 1886, extended to companies having a capital of not less than \$100,000 practically the full range of fiduciary powers. The act of February 6, 1888, extended some banking powers to trust companies doing business in any city in the State where there was no National or State bank. These powers included discounting bills, notes and other evidences of debts, and buying and selling bills of exchange and commercial paper. In 1890 it was made lawful for trust companies to receive deposits on demand or otherwise, with or without interest as agreed.

Paralleling the revision in the State banking field there was passed, in 1899, a lengthy act codifying the whole trust company law. This legislation, similar to that concerning the State banks, covered in detail questions of

organization, capital, scope of business, management, examinations, deposits, and taxation.

Subsequent to the general act of 1899 and down to the end of the period there is only one amendment to which it seems worth while to direct attention. The act of April 1, 1902, made trust companies legal depositories for counties, cities and other municipalities of the State. This broadened their competition with State and National banks.

Reference may also be made to the fact that in 1899 a law was enacted covering the organization and procedure of safe deposit companies. The details of this legislation are only of passing interest here, but it may be noted that no foreign corporations were permitted to conduct such business in New Jersey.

Private Bankers—The influx of foreign immigrants into New Jersey and the distrust on the part of these immigrants of regularly organized banks stimulated the development of private banking in some of the larger cities. Abuses necessitated State regulation and private bankers were brought under State supervision by the act of March 28, 1895. These bankers were by this act subjected to the same supervision and control to which incorporated banks in the State were subject. They had likewise to make regular reports. One or more members of the firm had to be bona fide residents of New Jersey. They had to obtain a certificate of authority from the commissioner of banking before they could engage in business and such certificate was to be granted only after careful examination of their situation. Adequate assets were stipulated and procedure in cases of apparent insolvency was indicated.

Branch Banking—The branch banking question which in our own day has caused considerable excitement, received some attention in the period under review. A law approved May 7, 1889, which was primarily concerned with reports rendered by financial institutions contained a clause to the effect that no bank, trust, guarantee, safe deposit or indemnity corporation could establish branches without the approval of the board of bank commissioners. Apparently not much attention was given to the subject at the time. The trust companies, however, focussed attention on the subject when, in 1913, they obtained from the Legislature the right to establish branches in a limited way when the commissioner of banking gave his written consent.¹⁰ The commissioner was to accord such approval only if he were persuaded that public convenience would be subserved thereby. Moreover, the branches were to be limited to the counties where the head offices of the companies were established and for each branch additional capital of \$100,000 was stipulated. There was enough opposition to branch banking, however, to force the repeal of this act the next year,¹¹ and the matter did not come up again until 1925.

Foreign Banks and Foreign Remittances—Most states are inhospitable to foreign banking institutions. They like to reserve the field for their

¹⁰ Act of March 27, 1913.

¹¹ Act of April 13, 1914.

own citizens. In 1890 the New Jersey Legislature, however, passed a law which made possible the entry into New Jersey of foreign banking, trust, safe deposit, mortgage, indemnity, investment and loan and building corporations. Of course, this was subject to certain specified conditions, covering the filing of formal application, the possession of an adequate capital and the deposit of guarantee funds. In all its New Jersey affairs the corporation was subject to the examinations, report requirements, etc., to which similar New Jersey institutions were liable.

Some years subsequently, namely by act of April 10, 1907, the Legislature narrowed the privilege somewhat. The new law stated that no foreign bank, savings bank, trust or safe deposit company could be permitted to do business in New Jersey unless the home State of the companies concerned extended reciprocal privileges to New Jersey institutions.

No great advantage was taken of this legislation. A New York investment savings and loan company was, in 1896, permitted to do business in New Jersey.¹² A Connecticut building and loan association was admitted the next year.¹³ In 1905 a New York trust company was admitted.¹⁴ So far as the legislative records go these appear to be the only foreign institutions that obtained formal permission to engage in the business specified.

The business of remitting funds abroad was first subjected to legislative control in 1907. For this too a certificate of authority was required and adequate bonds had to be posted. There were strict provisions covering the acceptance and transmission of deposit.

This legislation evidently hit some of the express and telegraph companies who were not aimed at. It was the operation among foreign immigrants upon whom the State wished to keep an eye. Hence, on April 12, 1910, there was an amendment which expressly excepted regularly authorized private bankers, banks and trust companies, express and telegraph companies and passenger steamship companies from the provisions of the act. Changes were also made in some other directions, relating to necessary assets and to bonds and securities. There were also provisions in the law concerning proof and recovery of funds in cases of dispute. It appears from the documents that there were some forty remitters to whom this legislation applied. The business was spoken of as of considerable volume and it also was conducted mainly among the foreign population.¹⁵

The State Department of Banking and Insurance—In the earlier years it was the Secretary of State to whom was assigned such responsibilities as the law imposed with respect to the filing of reports, etc. by banking institutions. With the expansion of State supervision, however, it became necessary to add to the administration personnel. In the early 'fifties, it will be recalled that a Board of Bank Commissioners had been constituted, made up

¹² *Legislative Documents*, 1896, Vol. II.

¹³ *Legislative Documents*, 1897, Vol. II.

¹⁴ *Legislative Documents*, 1905, Vol. IV.

¹⁵ *Legislative Documents*, 1910, Vol. V.

of the Governor, the Secretary of State and the Attorney-General. The savings banks act of April 21, 1876, apparently substituted the Comptroller for the Attorney-General on this board. For fifteen years thereafter the board granted organization certificates, received reports, etc. It became increasingly apparent, however, that the adequate supervision of banking required a more effective agency than a board made up of executive officers with heavy responsibilities in other departments of State government. On February 10, 1891, the Governor approved the law which established the State Department of Banking and Insurance. Thereafter the responsibilities of the Secretary of State relating to insurance and of the State Board of Bank Commissioners passed to the State Commissioner of Banking and Insurance.

The amendments made to the original act have mainly tended to widen the commissioner's responsibilities and increase his powers. The act of March 24, 1899, put building and loan associations under the supervision of his department. Later private bankers and remitters of funds to points abroad were added to the list of his charges. In connection with the organization, conduct and supervision of banking institutions—to say nothing about the duties in the field of insurance, the commissioner became one of the most powerful administrative officers of the State.

Bank Taxation—Reference was made above to the taxation of state banks and trust companies, but the subject is of such importance that a general review of legislative policy in the period under consideration is desirable.

The act of April 11, 1866, which was itself a supplement of the act of April 14, 1846, provided that bank stock, National or State, be assessed in the township or ward where the bank was located. The bank itself was required to pay the tax and was authorized to withhold the same from stockholders' dividends. The tax constituted a lien on the shares. The bank naturally supplied the necessary information under oath of its officers. The real estate owned by the bank (except the banking house and lot) was assessed wherever such real estate might be situated, and the amount of such assessment was deducted from capital and surplus. Since the assessment of the banking house and lot could not be deducted from the capital and surplus, on the basis of which the shares were assessed, a certain amount of double taxation was implied.

An amendment approved April 11, 1869, changed the procedure somewhat by assessing to the owner of bank stock at his place of residence the value of his share. Non-residents continued to be assessed at the place of business of the bank. There were further amendments March 23, 1900, April 8, 1903, affecting procedure. In the meantime, however, National banks in other states had carried cases involving State taxation to the Federal courts and had won decisions favorable to themselves. This necessitated general revamping of bank taxation because State legislatures did not wish to put National banks on a more favorable basis than that enjoyed by State banks. New Jersey covered the points involved by providing, through amendatory legislation in 1905, that in the assessment of bank stock the assessor should

allow all the deductions and exemptions granted by law from the value of other taxable property owned by individuals in this State, and it was further stipulated that the assessment and taxation of such shares should not be at a greater rate than is applied to other moneyed capital in the hands of individuals. Furthermore in such assessment the value of real estate otherwise taxed was to be deducted.

Miscellaneous—There are several matters of general interest to banking that require passing notice. The first is the adoption by New Jersey on April 4, 1902, of the uniform negotiable instruments law. This is a long elaborate measure whose adoption was urged by the American Bankers' Association. A second matter involved the protection of the banks against malicious gossip. The circulation of false rumors derogatory to a bank's financial condition or standing was made a misdemeanor by the act of April 12, 1907. Lastly in 1913 it was made a misdemeanor for directors, officers or employees of banks to accept a bribe or a fee of any kind for obtaining loans from their own institutions.

Savings Banks—The first significant legislation of the period concerning savings banks was the general savings banks act of April 21, 1876. It covered the mutual savings bank—stock savings banks under special charter being governed by their several charters. But by amendment the stock savings banks were brought under those sections of the law bearing on examinations and reports, and it was also provided that as special charters expired the institutions concerned should come under the general act.

The act defined the powers of savings banks, outlined the procedure for their organization, indicated the scope and nature of their business and provided for State supervision and examination. Maximum deposits were specified, legal investments were listed and the procedure for dealing with the cash reserves was outlined.

There were repeated amendments of the savings bank law during subsequent years. There was a whole series of amendments broadening or regulating the investments.¹⁶ There were amendments affecting interest payments,¹⁷ reserves,¹⁸ examinations,¹⁹ taxation,²⁰ and extension of charters.²¹

The entire savings-bank law was revised and codified in 1906. This was a systematic piece of legislation and covered fully matters relating to organization, management, legal investments, reserves, interest payments, surplus, reports, examination and public supervision generally. Down to the end of the period under review only two significant amendments were made to this law. That of May 2, 1906, authorized the establishment in savings banks of

¹⁶ Acts of April 5, 1878; March 25, 1881; April 5, 1887; February 22, 1888; April 9, 1889; March 30, 1896; March 24, 1899.

¹⁷ Acts of April 5, 1878, April 11, 1905.

¹⁸ Act of March 22, 1883.

¹⁹ Act of April 10, 1885.

²⁰ Act of February 22, 1888.

²¹ Act of March 26, 1888.

pension and retirement systems while that of March 22, 1911, bore on the use of stocks and bonds of New Jersey corporations as collateral for loans.

THE FEDERAL RESERVE PERIOD.

The economic development characteristic of the National Banking Period was carried over to the succeeding period. In all departments of economic life the tendency was further away from local self-sufficiency and toward geographic division of labor and community interdependence. In other words, economic life tended more and more toward a Nation-wide system of organization.

This development was greatly intensified by the Great War. The war aroused, of course, an outburst of patriotic devotion and this in turn heightened the appreciation of National unity. But even more important was the effect on the productive system of the heavy economic demands of a modern war. To meet them productive resources had to be mobilized and utilized on a national basis. Private initiative and individual profit had to give way when confronted by the imperative needs of the Nation as a whole. The result was that all sorts of economic undertakings were organized on a scale undreamed of before.

The signing of the Armistice implied no interruption in this development. The advantages of large-scale methods of procedure were too manifest to permit a retracing of steps toward simpler forms of organization. Indeed in almost all branches of industry, of transportation and of commerce combinations and mergers became the order of the day.

Banking had naturally to adjust itself to these changing fundamentals. The shortcoming of the National banking system had necessitated the establishment of the Federal reserve system, but the war forced the reserve system into a position of leadership and control, which could have been attained in peace times only after years of tactful effort. Through the Federal reserve system banking has in practice become organized on a National basis. Centralization of reserves, rediscounting, open-market operations, transfers and check settlements have all tended to force local banks, however organized in a legal sense, to deal with other banks all over the country. Mergers and consolidations arose in banking as in other fields of business. Our financial system is as yet far from completely unified but during the whole period under review the tendency has been toward increasing unity and coördination. Consequently more than ever before the development of banking in any particular State merges with that of the Nation as a whole.

In this connection attention must again be called to the dualistic control that from the beginning has characterized American banking. The National banks on the one hand and the State institutions on the other have each looked at the other with a certain amount of jealousy. With the rise of trust companies the situation became even more complicated. In the period under review, however, through legislative changes a marked tendency is notable to put National banks and New Jersey State banks and trust companies on sub-

stantially a uniform basis. National as well as State banks acquired trust company powers, while trust companies were given substantially complete banking powers. Similarly with respect to branch banking all three types of institutions were finally accorded about the same privileges. With the rise of so-called "chain-banking" however, an entirely new problem presents itself. Banks in different states are brought under a unified control through stock ownership. This has already led to a suggestion by some in the field of banking itself that control of banking be exclusively vested in the Federal Government.

During the National Banking Period emphasis was placed on the trend toward industrialism. There was no abatement of that trend during the period under review. Population continued to increase. The official census indicated a population of 91,972,266 in 1910. This grew to 105,710,620 in 1920 while for 1928 the estimate was over 120 millions. The drift toward the cities increased. In 1910 the urban population was given as 45.8% of the total. In 1920 it stood at 51.4%¹ It probably stands today at well over 55%. This drift did not imply, however, a reduction of agricultural output. Agriculture is simply undergoing a process of mechanization with diminishing dependence upon man power. Index numbers of the mass of crop production (average production 1910-14=100) are 97 for 1910 and 115 for 1927.² The estimated value of farm products is given as \$7,192 millions in 1910 and as \$13,034 millions in 1925.³ The output of mineral wealth also increased enormously. In 1910 the value of the output is given as \$1,988 millions but by 1927 it had grown to \$5,520 millions.⁴ The development in the field of industry is portrayed in the figures covering the use of power as well as those relating to value of output. The power employed in manufactures is given as 18,675,000 installed horse power in 1909. By 1925 this total had grown to 35,773,000. The value added by manufacture was estimated at 8,529 million dollars in 1909 but the estimate is 26,778 millions for 1925.⁵

This amazing economic development naturally resulted in increasing demands on the banks. There were 23,095 separate banking institutions in existence in 1910.⁶ The peak in numbers was reached in 1921 when there were 30,812 banks in the United States. In 1927 the number had been reduced to 27,061. The decrease in number since 1921 is, however, without special significance. Consolidations and mergers have reduced the number of independent institutions, but the development of branches has greatly increased the number of available banking places. But what was apparently lost in numbers was more than made up in capital and resources. The capital and surplus of the banks of the country increased from 3,427.9 million dollars in 1910 to 7,141 millions in 1927, while total resources increased from 22,450.3 millions in the earlier year to 68,132.6 millions in the later. How this devel-

¹ Statistical Abstract of the United States, 1928, p. 3.

² *Ibid.*, p. 631.

³ *Ibid.*, p. 605.

⁴ *Ibid.*, p. 705.

⁵ *Ibid.*, p. 749.

⁶ *Ibid.*, p. 256.

opment was distributed among the different types of institutions can be seen in the following table:

NUMBER, CAPITAL AND SURPLUS AND TOTAL RESOURCES OF THE BANKS OF THE UNITED STATES, 1910 AND 1927.

(From Statistical Abstract of the United States, 1928, p. 256).

		Number.	Capital and Surplus in Millions.	Total Resources in Millions.
National Banks	1910	7,145	\$1,634.4	\$9,896.6
	1927	7,796	2,731.1	26,581.9
State Banks (Commercial)	1910	12,166	623.4	3,695.0
	1927	15,690	1,814.0	16,565.0
Loan and Trust Companies	1910	1,091	800.1	4,216.9
	1927	1,647	1,678.0	13,994.8
Stock Savings Banks	1910	1,121	95.3	829.4
	1927	843	115.7	1,815.5
Mutual Savings Banks*	1910	638	249.2	3,652.4
	1927	618	782.9	9,011.2
Private Banks	1910	934	25.4	160
	1927	467	19.3	164.1

In this development New Jersey played a significant rôle. From 1910 to 1920 her population increased 24.4% (from 2,537,167 to 3,155,900) as compared with 14% in New York State and 13.8% in Pennsylvania. The census estimate of population in 1928 gave New Jersey a population of 3,821,000.⁷

The drift toward the cities in the State also continued although with some abatement in rate. From 1900 to 1910 the percentage of the urban population of the State advanced from 70.6 to 75.2. In 1920 the figures are given as 78.4%.⁸ During this last census year only 61,153 people were reported as gainfully employed in "agriculture, forestry and animal husbandry." On the other hand in other lines we find the figures as follows:

Manufacturing	628,575
Transportation	111,115
Trade	144,593
Clerical	151,626

Prof. Kemmerer calls attention to the fact that the population gains made by the State during the last three decades were primarily in the industrial and in the "play-ground" counties—the agricultural counties showing small, if any, gains.⁹ He also notes that in agriculture there was a general decline in old-line agricultural production and increasing specialization in garden produce, fruit, poultry, etc. He gives the value of all New Jersey crops in 1926 as \$53,100,000. Some of the basic factors in New Jersey agriculture are brought together in the following table.

AGRICULTURE—NEW JERSEY.
(United States Census of Agriculture, 1925.)

	1910.	1920.	1925.
Acres of Land in Farms	2,573,857	2,282,585	1,924,545
Value of Buildings	\$92,991,000	\$108,141,000	\$132,205,000
Value of Machinery, etc.	13,110,000	25,459,000	23,452,000
Value of Livestock	24,589,000	36,065,000	25,095,000

* Figures for capital and surplus are for surplus funds only.

⁷ *Ibid.*, p. 8.

⁸ *Ibid.*, p. 40.

⁹ New Jersey Banking, 1902-27, in *Journal of Industry and Finance*, May, 1928, p. 8.

The development of New Jersey's industries during the period under review is shown in the following table:

MANUFACTURING—NEW JERSEY. (United States Census of Manufactures.)			
Year.	Average Number of Wage Earners.	Installed Primary Horse Power.	Value Added by Manufacture (Thous. Dollars).
1909	326,223	612,293	\$425,496
1914	372,522	792,011	523,169
1919	506,857	1,138,622	1,395,208
1923	447,765	1,256,890	1,352,784
1925	425,377	1,384,234	1,452,468
1927	408,010	1,500,388	1,460,853

As might be expected, banking in New Jersey depended in its development on the expansion of the State's industries and commerce.

Indeed, Professor Kemmerer's study shows that banking far outstripped population growth. During the twenty-five year period with which Professor Kemmerer concerned himself, population increased 73% but banking resources increased 85.5%. This was due, he explains, to three main groups of causes:

1. The growth of industry in the State.
2. The extension of the metropolitan area of New York City into Northern New Jersey and the consequent increase in a wealthy banking population.
3. The growth of banking in the resort or playground sections of the State with the development of summer and winter resorts.¹⁰

The growth in the number and assets of the different kinds of banking institutions is shown in the following tables taken from Professor Kemmerer's study:

ASSETS OF NEW JERSEY BANKING INSTITUTIONS—1901-27.

From Professor Kemmerer's Study of New Jersey Banking in *Journal of Industry and Finance*, May, 1928, p. 5. (In millions of dollars.)

End of	Savings Banks	State Banks	Trust Companies	National Banks	Total
1901	73	12	74	128	287
1902	80	11	113	142	346
1903	84	12	129	147	372
1904	88	13	152	161	415
1905	95	14	168	178	455
1906	101	16	182	192	491
1907	101	17	172	201	494
1908	102	16	192	216	527
1909	109	19	220	238	586
1910	114	19	226	255	513
1911	120	20	241	274	655
1912	127	21	264	289	700
1913	132	22	268	300	722
1914	134	23	284	308	750
1915	140	26	313	333	812
1916	162	27	372	381	943
1917	165	32	408	422	1,028
1918	176	38	467	523	1,203

¹⁰ *Ibid.*, p. 8.

BANKING IN NEW JERSEY

1251

1919	196	48	547	545	1,336
1920	214	56	587	569	1,425
1921	220	57	634	564	1,470
1922	234	66	724	646	1,669
1923	245	73	813	728	1,859
1924	260	83	914	804	2,060
1925	276	95	1,017	913	2,302
1926	292	105	1,164	959	2,520
1927	311	111	1,328	991	2,741

NUMBER OF BANKING INSTITUTIONS IN NEW JERSEY—1901-27.

From Professor Kemmerer's Study of New Jersey Banking in *Journal of Industry and Finance*, May, 1928, p. 5.

End of	Savings Banks	State Banks	Trust Companies	National Banks	Total
1901	27	18	34	126	205
1902	27	16	55	125	223
1903	28	18	56	130	232
1904	27	17	59	136	239
1905	27	17	63	139	246
1906	26	17	68	151	262
1907	26	18	74	173	291
1908	26	19	77	177	299
1909	26	20	80	187	313
1910	25	19	85	194	323
1911	25	20	90	196	331
1912	25	22	100	199	346
1913	25	23	99	203	350
1914	25	24	103	202	354
1915	25	25	103	202	355
1916	27	23	111	202	363
1917	27	24	117	203	371
1918	27	24	118	202	371
1919	27	25	123	206	381
1920	27	27	126	217	397
1921	27	26	135	225	413
1922	27	29	142	230	428
1923	28	32	154	244	458
1924	28	34	162	253	477
1925	28	36	174	275	513
1926	28	38	196	290	552
1927	28	39	207	295	569

Prof. Kemmerer points out some of the outstanding features of banking development in the State during the twenty-five year period of which he made an intensive study. Some of these show their beginnings in what we have called the "national banking period" but they characterize the "Federal reserve period" as well. Consequently they may be mentioned here.

In the savings bank field he stresses the increasing importance of investment in real estate banks and mortgages and the correlative decline in importance of public bonds. Another interesting development was the spreading out into savings banking on the part of the commercial banking institutions of the State. National banks, State banks and trust companies all invaded the field. At first the invasion was resented by the savings bank, but later when experience demonstrated that their own deposits gained steadily despite the seeming competition, they withdrew their objections.

Another interesting development was that of the so-called "time deposit"—a deposit made for a specific period of time or withdrawable only after a specified notice has been given to the bank. Such deposits developed among the State banks and trust companies in the "national banking period" but it

was not until the enactment of the Federal reserve act that they became a feature of National banking procedure. Great impetus was given to the time deposit by this act because under it the reserves required for time deposits were reduced to three per cent. The growth in demand and in time deposits for the different types of banks for the period under review is shown in the following table:

GROWTH IN DEMAND AND TIME DEPOSITS 1914-28 IN NATIONAL AND STATE BANKS AND TRUST COMPANIES.

(1914 data taken from E. W. Kemmerer: *New Jersey Banking 1902-27 in the Journal of Industry and Finance*, May, 1928. 1928 data taken from James G. Smith: *New Jersey Banking in 1928 in the Journal of Industry and Finance*, May, 1929.)

	Demand Deposits		Time Deposits	
	1914	1928	1914	1928
National Banks	\$173,670,000	\$352,436,000	\$40,853,000	\$466,773,000
State Banks	11,020,000	38,110,000	6,295,000	50,163,000
Trust Companies	106,875,000	504,131,000	116,267,000	546,078,000

Other matters of interest discussed by Professor Kemmerer are the great growth of the trust business, with the increasing participation in such business by the State and National banks, and the amazing diversion of commercial banking funds into investment operations. The growth of trust business redounded in first instance to the advantage of the trust companies but as they, on the one hand, were accorded widening banking powers, the State and National banks on the other hand received trust powers. Today, therefore, the tendency runs toward institutions enjoying combined banking and trust powers. The diversion of commercial banking funds into the investment field is shown not only in the great increase in security holdings by the banks themselves but also by the far greater increase in loans on investment securities as collateral. Some of these facts are disclosed in the following tables showing the changes in the principal items among the resources and liabilities of the State banks, trust companies and National banks for the period 1914-1927. While these tables do not cover all the banks in New Jersey, the trend is fairly representative.

	RESOURCES.	
	1914	1927
Demand Assets ¹	\$108,250,000	\$304,523,000
Short-term Loans ²	266,110,000	1,190,666,000
Long-term Investments ³	221,497,000	861,544,000

(1) Includes cash on hand; checks and other cash items; amounts due from banks and trust companies; and lawful reserve with Federal Reserve Banks (National Banks).

(2) Includes loans and discounts; acceptances; loans on collateral (Trust Companies); loans to cities and town (Trust Companies).

(3) Includes U. S. bonds, notes, etc; other bonds, stocks and securities, real estate bonds and mortgages.

(Figures taken from E. W. Kemmerer's article on "New Jersey Banking, 1920-1927," in the *Journal of Industry and Finance*, May, 1928.)

	LIABILITIES.	
	1914	1927
Demand Deposits	\$291,565,000	\$923,363,000
Other Demand Liabilities ¹	42,261,000	90,162,000
Time Deposits	163,415,000	1,009,454,000
Other Short-time Liabilities ²	5,671,000	50,763,000
Capital, Surplus and Undivided Profits	100,086,000	307,644,000

(1) Includes due to banks, bankers and trust companies; certified checks; cashiers' checks outstanding; demand certificates of deposit; circulation outstanding (National Banks).

(2) Includes time certificates of deposit; bills payable and notes and bills rediscounted; rediscounts (National Banks).

(Figures taken from E. W. Kemmerer's article on "New Jersey Banking, 1902-1927," in the *Journal of Industry and Finance*, May, 1928.)

One development of general interest in the field of banking in New Jersey as in other states has been that of "chain-banking." "Chain-banking" implies the centralized control of a group of banks through ownership of a majority of their shares. The holding company has been a favorite device for the purpose. The Economic Policy Commission of the American Bankers' Association made a study of this subject and reported the results at the San Francisco convention in September, 1929. It was disclosed that there were, in New Jersey, 14 chains, comprising 53 banks with resources of \$371,500,000.00. The New Jersey Bankers' Association has not viewed chain banking with favor.¹¹

Legislative Developments—Legislation affecting State banks and trust companies during the period under review was varied in nature. Its subject matter ran all the way from the organization of the individual bank to branch banking and to bank merging. Some of the legislation, however, affected the State banks primarily and some was of chief concern to the trust companies. It will be serviceable, therefore, to deal with this specialized regulation first, turning thereafter to that which was of interest to both classes of institutions, and finally to that which concerned the savings banks alone.

Legislation affecting the organization of the State banks was enacted in 1916 and in 1926. The earlier measure dealt with conditions of organization, the later with important information to be included in the certificate of incorporation. In 1919¹² State banks having adequate capital were given trust powers while in the next year their powers were broadened to include the business of safe deposit companies and some further concession was made with respect to real estate holdings. In 1925 the "merger" movement attained sufficient importance to necessitate legislation outlining the requisite procedure¹³ so far as the State banks were concerned. A little greater flexibility in the management of State banks was provided in 1928 by a law which permitted the appointment of an executive committee to manage the affairs of the bank during the intervals between the meetings of the board of directors.

Like the State banks, the trust companies were the objects of legislative attention in matters of organization, management and of the fields of their activity. Procedure with respect to organization was reformulated in 1927. Directors and officers were dealt with in 1919¹⁴ and 1926;¹⁵ and in 1928 provision was made for the appointment of an executive committee to manage the company's affairs similar to that made for the State banks. Following the granting of trust powers to State banks in 1919, the trust companies sought and obtained, in the following year, virtually full banking powers,¹⁶ and in 1925 the "merger" act for the State banks was paralleled by a similar act for the trust companies.¹⁷

¹¹ See article by William J. Crouse, president of the Association, in *Journal of Industry and Finance*, November, 1929, p. 5.

¹² Chapter 136, Laws of New Jersey.

¹³ Act of March 18, 1925.

¹⁴ Act of April 15, 1919.

¹⁵ Act of April 20, 1926.

¹⁶ Act of March 23, 1920.

¹⁷ Act of March 18, 1925.

Legislation of interest to both banks and trust companies had to do with such matters as loan limits, procedure with respect to checks, membership in the Federal Reserve System, public supervision and examination, bank taxation and the all-important questions of branch banking and chain banking. The regulation of loans was broadened and modernized in 1920¹⁸ and in 1922.¹⁹ A somewhat surprising concession was made in 1927 when banks were authorized "to purchase, invest in and sell stocks of corporations."²⁰ (National banks are virtually limited to bonds.) The care of trust funds by banks and trust companies was defined somewhat more narrowly in 1927.²¹ Checks and stop payment orders were dealt with to the advantage of the banks on several occasions. The banks' liability for non-payment of checks was limited to actual damages;²² in the collection of checks banks were authorized to send the instruments directly to the drawee banks.²³ Payment of checks more than a year old could be refused unless the bank was expressly instructed to the contrary by the drawer. Stop payment orders were made good for only ninety days unless renewed in writing,²⁴ while previously the right of ordering payment stopped on checks certified at the request of the drawer had been entirely withdrawn.²⁵ Bribing bank officials or employees and frauds against banks were further penalized by legislation in 1925²⁶ and in 1919.²⁷ Membership in the Federal Reserve System was authorized in 1914 and the acceptance business was legalized the following year.²⁸ In 1922 and 1924 procedure was further outlined for the conversion of State institutions into National banks and of National banks into trust companies under State jurisdiction. In 1920 more specific authorization was extended to the Federal Reserve Board to examine State member institutions and State authorities were expressly permitted to turn over to the board any information contained in State files.²⁹ Supreme Court decisions in bank tax cases, particularly in connection with the State taxation of National banks necessitated, in a number of states, the revision of the laws covering the subject. New Jersey made such revisions in 1914³⁰ and in 1918.³¹ The purpose was to equalize the taxation of bank shares and that of other moneyed capital in the hands of New Jersey citizens.

Branch banking and chain banking were dealt with on several occasions. Trust companies had, in 1913, been given limited authority to establish

¹⁸ Act of March 22, 1920.

¹⁹ Act of March 11, 1922.

²⁰ Act of March 1, 1927.

²¹ Act of March 14, 1927.

²² Act of April 14, 1915.

²³ Act of April 15, 1919.

²⁴ Act of April 3, 1928.

²⁵ Act of March 13, 1925.

²⁶ Act of April 8, 1915.

²⁷ Act of April 10, 1919.

²⁸ Act of April 14, 1915.

²⁹ Act of March 22, 1920.

³⁰ Chapter 90, Laws of 1914. See also Kemmerer, *Journal of Industry and Finance* May, 1928, p. 30.

³¹ Act of March 4, 1918.

branches. In 1925 banks other than savings banks and trust companies were permitted under certain restrictions covering number and capital to establish branches in the same community where the parent institution was located.³² This legislation was of the "equalizing" type—the object being to put State banks on a footing of competitive equality with the trust companies and with the National banks. For the National banks branch banking in any county where State institutions could have branches was definitely legalized by the McFadden Law of February 25, 1927. A somewhat desperate effort was made to check the development of "holding-company" chain-banking in 1928. The end was sought to be attained through legal limitation of stock held in New Jersey banking institutions by corporations and through refusal to allow such stock to be voted or dividends to be paid thereon if the ownership exceeds the legal limitation.

In the savings bank field legislation had to do mostly with a broadening of the scope of savings banks' operations and with a similar extension of their lawful investments. In 1919 they were permitted to invest half of their reserve fund in bankers acceptances eligible for rediscounting at the Federal Reserve Bank;³³ in 1920 bonds of terminal railway and dock companies fronting on the Hudson River were added to the eligible investments, and land-bank bonds in 1923;³⁴ public utility bonds were made legal investments in 1926³⁵ and loans to World War veterans secured by adjusted service certificates were added to the list during the following year.³⁶

In 1927 the maximum deposit of an individual or of a corporation was raised to \$10,000 or even to \$25,000 if the larger amount did not exceed ten per cent. of the bank's surplus.³⁷ With respect to repayment of deposits we find that in 1919 the whole matter was left to the regulation of the banks themselves,³⁸ the board of managers formulating the necessary regulations. In 1925 savings banks were authorized to install and rent safe-deposit boxes,³⁹ while in the same year provision was made for the establishment of branches of savings banks.⁴⁰ The establishment of branches required the approval of the commissioner of banking and insurance and was conditioned on the possession of adequate surpluses. The number of branches also was limited in accordance with the population of the community where the savings bank was established. This legislation was dictated by a desire to keep the State institutions competitively abreast of the National banks. Evidence in support of this is supplied by the law itself which states that the commissioner of banking and insurance is to approve the establishment of branches only if Congress has in the meantime authorized the National banks to do the same thing.

³² Act of March 3, 1925.

³³ Act of April 15, 1919.

³⁴ Act of March 19, 1927.

³⁵ Act of March 23, 1926.

³⁶ Act of March 4, 1927.

³⁷ Act of March 14, 1927.

³⁸ Act of April 15, 1919.

³⁹ Act of March 10, 1925.

⁴⁰ Act of March 21, 1925.

Membership in the Federal Reserve System—The Federal Reserve Act virtually compelled the National banks to join the system, hence all the New Jersey National banks are members. State banks and trust companies, however, have in many instances held aloof because the State requirements are in some particulars less exacting than are those of the Federal Reserve System. Only seven of the 38 State banks in New Jersey belonged to the Reserve System at the end of 1928,⁴¹ but these seven held 36% of the total assets of all State banks. Of the 199 trust companies in the State at the same time 57 commanding 52% of trust company assets belonged to the system.⁴² Including National bank resources but excluding those of savings banks ineligible as members, 71% of the total banking resources of the State were in the reserve system at the close of 1928. This compares favorably with the situation in other states. It is generally conceded that there is a real problem involved in getting more of the State institutions into the Reserve System, and while that problem arises in New Jersey it is substantially the same there as in other states.

The advantage accruing to the New Jersey institutions through membership in the Federal Reserve System are discussed by Professor Kemmerer in his study.⁴³ They have to do with the more profitable handling of reserves, the improvement of commercial paper and the reform of domestic exchange. These advantages are not, of course, limited to New Jersey, they are the common gain of American banking as a whole.

The New Jersey Bankers' Association—No review of New Jersey banking in the last few decades would be complete without some reference to the work of the New Jersey Bankers' Association. This association was organized in 1903 and has steadily grown in strength and influence ever since. Space is not available for anything like a full account of its activities. Suffice it to say here that it has played a leading part not only in the development of New Jersey banking legislation but also in the raising of standards of practice and in the improvement of banking administration. Banks have become more human not only in their relations with the public but also in their dealings with their employees. New Jersey bankers have understood that banking is but a part of organized economic life as a whole and they have played a notable part in the promotion of community and State welfare. They have also appreciated the significance of an adequately trained personnel and they have, in consequence, steadily supported the educational work of the American Institute of Banking. Chapters of the Institution had, in March, 1928, been organized in seven counties of the State. These chapters had 2,359 members and an actual class enrollment of 1,552.⁴⁴

The Future—In his admirable study already so heavily drawn upon in this survey of New Jersey banking, Professor Kemmerer considers briefly

⁴¹ J. G. Smith, *New Jersey Banking in 1928*, in *Journal of Industry and Finance*, May, 1929, p. 13.

⁴² *Ibid.*

⁴³ *Loc. Cit.*, p. 36.

⁴⁴ Kemmerer, *op. cit.*, p. 42.

the future of New Jersey's banking. That there will be a steady growth is assured by the promise of New Jersey's geographical position, by the outlook of her industry and by the growing popularity of her seashore resorts. Professor Kemmerer looks for continued integration in banking institutions with a diminution of the significance of the distinction between National banks, State banks and trust companies. One of the problems that looms on the horizon is that of the maintenance of high standards as between the operations of the bond department, that has securities to sell, and the trust department, that has funds to invest. Another problem is that of the investment trust. In the solution of these and of other problems increasing intervention by public authority is doubtless inevitable but this is likely to be of a coöperative character—the old competition between Federal and State institutions giving way to a growing sense of unity in harmony with the actual facts of economic life.



CHAPTER LIX.

HISTORY OF THE CERAMICS INDUSTRY IN NEW JERSEY.

By George Herbert Brown, Cer. Eng., Director of the Department of Ceramics and Professor of Ceramics, Rutgers University.

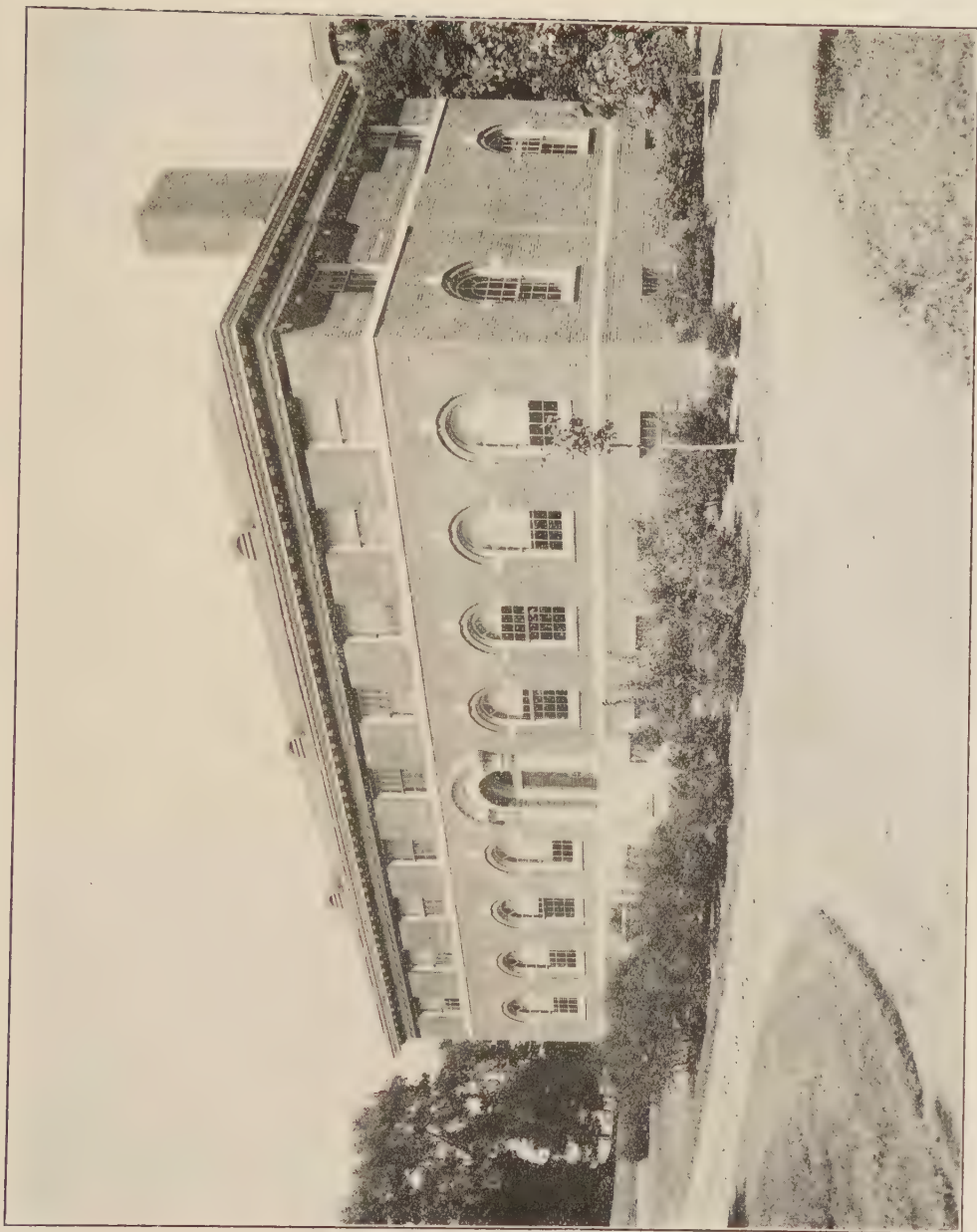
Among the industries that have made New Jersey great, the ceramic industry may be awarded a prominent place. The United States owes a large part of the development of the industry to its present excellent status to the New Jersey pioneers in this art.

Pottery is as ancient as any of the arts practiced by man, and first began when primitive man fashioned the moistened clay of the earth into crude products of usefulness and then hardened them in the warm sunlight. Men used their skill in producing receptacles for various household purposes even before they replaced their wooden clubs with manufactured implements of stone, etc. The opening of the ancient tombs has disclosed vessels and urns of the pre-historic period, placed there centuries ago, and still in an excellent state of preservation.

The history of the ceramic industry in New Jersey dates back to the end of the seventeenth century. At this time a small pottery was started to cater to the needs of the rapidly growing nation. New Jersey's excellent deposits of plastic fire clays, brick and stoneware clays, etc., were important factors in the establishment of the industry. It was not until the end of the eighteenth century, however, that the industry became firmly established. The uncertainties and privations of pioneer life, together with political unrest, were not conducive to rapid industrial development, and the ceramic industry suffered accordingly. The problems of establishing a new industry in a new country are colossal, and when difficulties are also encountered in securing the proper fuel and raw materials, and workmen with even a moderate degree of skill are at a premium, it is not to be wondered that the progress was somewhat slow during this period.

The early potters in New Jersey were men who had learned their trades in the potteries of Europe, where high-class whiteware clays and minerals had been available for hundreds of years. Kaolin and feldspar, essential constituents of high-class white wares, are not found commercially in the State, and it was not until some years later that these materials were mined in other states and made available to the New Jersey potter. The classes of ware manufactured at this time were hence limited to products in which the local fire clays, stoneware clays, brick clays, etc., could be utilized.

In the following paragraphs an attempt has been made to outline the histories of the more important branches of the ceramic industry. It will be realized that it is impossible to list all firms who were among the pioneers in each field, and references have been made only to those having particular historical or industrial significance.



CERAMICS BUILDING, RUTGERS UNIVERSITY

Pottery Industry—We are indebted to Dr. Edwin Atlee Barber¹ for the statement that New Jersey can probably lay claim to having one of the oldest potteries in the United States. He refers to an old kiln fire hole which was found a mile or two below South Amboy, which was a relic of one of the earliest potteries on this continent, “and most probably built by the Dutch to make stew pans and pots.”

Old court records show that there was a pottery manufacturing white-ware in operation near Burlington about the year 1685. Large quantities of ware were produced at the pottery and sold both locally and in the West Indies.

From this beginning various small potteries were started in different localities until, as early as 1800, the English potters who were exporting to this country became alarmed at the inroads being made in their trade by the local products.

During the period 1800 to 1825 stoneware potteries were built at Old Bridge, South Amboy, Sayreville, Elizabeth, and Jersey City.

The pottery industry in Trenton was first started in 1852, when Messrs. Taylor and Speeler began the manufacture of yellow and Rockingham wares. From this point, one or more new potteries were established each year, and a number of them are still in existence at this time.

Belleek ware was first successfully produced in New Jersey by the Ott and Brewer Company in 1886. The statuary and vases produced by this firm gained a national reputation. The original Belleek, a thin porcelain which takes its name from a town in County Fermanagh, Ireland, was a beautiful but fragile ware. However, in the hands of the Trenton potters, the quality was vastly improved and a very superior product resulted. The pottery industry was making rapid strides, and the exhibits of wares of all kinds placed on display at the Philadelphia Centennial Exposition in 1876 were of such high order that the visitors, accustomed to foreign wares, marveled at the advancement being made by the industry in this country.

At the end of the nineteenth century several potteries in the Trenton district began the manufacture of high-grade hotel china. These included the Greenwood Pottery Company, which was established in 1861, but did not commence the manufacture of hotel china until 1876, and the Maddock Pottery Company (now the Scammell China Company), which purchased in 1893 the plant of the old Trenton China Company. The Mercer Pottery, organized in 1868, included among its products a fine line of semi-porcelain dinner and toilet ware, both white and decorated. It is said that this firm was the first to produce what is now known as semi-porcelain earthenware in this country.

The Ceramic Art Company was established in 1889, and later, in 1906, became Lenox, Inc. Mr. Walter Scott Lenox, president of the company, struggled for years to produce a superior Belleek ware, realized his ambition, and then suddenly became blind as a result of the immense strain of his long

¹ Edwin Atlee Barber: *The Pottery and Porcelain of the United States*, p. 117.

experimentation. He continued his work, however, and today Lenox, Inc., is making Belleek ware which compares favorably with the finest American and European makes. A service of specially designed Lenox china graces the White House table on state occasions.

A high-grade of art pottery is produced at Flemington by the Fulper Pottery. This plant, which started in 1805, formerly made earthenware of all kinds.

Sanitary Ware Industry—The first successful manufacturer of sanitary ware in the United States was Thomas Maddock, who began the production of this ware at Trenton in 1873. His firm had previously manufactured cream-colored table and toilet wares, and his task of producing and marketing the new sanitary pottery was very great. How well he succeeded, and paved the way for future industry, will be realized when it is pointed out that Trenton now leads all cities of the country in the production of sanitary wares. Mr. Maddock's company, the Thomas Maddock's Sons Company, which was recently merged with the Standard Sanitary Company, occupies a new plant in Hamilton Township, Trenton, which is said to be one of the largest and most up-to-date in the country.

There are two classes of sanitary ware, *i. e.*, the vitreous ware, which is made from a white body, usually vitrified, or nearly so, and is glazed; and the fire clay or porcelain sanitary ware (sometimes termed "all-clay sanitary ware"), which is made from local buff-burning clays, such as fire clays and retort clays, and covered with both a white slip and a glaze. The latter type is adapted to the production of the larger pieces, such as bathtubs, wash-tubs, etc.

Following are listed some of the earlier companies manufacturing sanitary pottery, all of which are in operation at the present time:

Name of Company	Year Commenced Making Sanitary Pottery	Town
Thomas Maddock's Sons Company	1873	Trenton
Crescent Pottery	1883	Trenton
Delaware Pottery	1892	Trenton
Empire .....	....	Trenton
Equitable	1888	Trenton
Ideal	1892	Trenton
Trenton Potteries Company purchased the above five potteries and began operations in 1892.	1892	Trenton
Keystone Pottery Company	1892	Trenton
Ironsides Pottery Company .....	....	Bordentown
Trenton Fire Clay and Porcelain Co.	1893	Trenton
Bellmark Pottery (now B. O. T. Mfg. Co.)	1893	Trenton
Monument Pottery Company	1896	Trenton
Sanitary Earthenware Specialty Company..	1897	Trenton
Camden Pottery	1898	Camden
Fords Porcelain Works	1906	Fords-Perth Amboy
Lambertville Pottery Company	1909	Lambertville

Important advancements were made by the early manufacturers of this ware and they set the standard for the others to follow. New Jersey leads all other states in the production of sanitary wares of both types.

Electrical Porcelain Industry—The history of the electrical porcelain industry naturally dates back to the end of the nineteenth century, when electricity was first utilized on a commercial scale.

The first high-voltage porcelain for line insulators (plastic process) made in the United States, was produced by Mr. B. B. Dinsmore, of the Imperial Porcelain Works, Trenton, in 1894. That year the company received an order for 10,000 insulators from a Pacific coast company. The Electrical Porcelain and Manufacturing Company and the Star Porcelain Company, both of Trenton, were started in 1895 and 1899, respectively.

The electrical porcelain industry is not one of the oldest branches of the industry, but the growth has been very rapid, and this ware is produced on a large scale in the Trenton district.

Floor and Wall Tile Industry—The first manufacturer of ornamental tile in New Jersey was the Harris Manufacturing Company, of Trenton, organized in 1882. Shortly afterward the name of this company was changed to the Trent Tile Company, which is still in operation. While this branch of the industry is of comparatively recent origin, most of the plants being started at the end of the nineteenth century, its growth has been rapid. Floor and wall tile of excellent quality are produced at the present time at plants in the Perth Amboy, Matawan, Keyport, Old Bridge, and Trenton districts.

Chemical Stoneware Industry—About twenty years ago, the chemical stoneware industry in the United States was confined to a few plants in New York, Pennsylvania, Ohio, and California, making chemical stoneware as a side-line in connection with the manufacture of other ceramic products. There was also a small plant at Camden, New Jersey, owned and operated by a large chemical manufacturing corporation making chemical ware for its own requirements. These plants manufactured only small simple shapes, anything large or of a complicated nature, and everything in the way of stoneware machinery being imported from England, Germany, and Austria.

In 1907 the American business of the largest of these European concerns had increased to such an extent that it was decided to build a plant in America. This plant, the German-American Stoneware Company (now the General Ceramics Company), was located at Keasbey, New Jersey, and is the largest in the United States. In order to duplicate the German ware as closely as possible, about 80 per cent. of the raw materials were imported from the parent organization. Shortly after the outbreak of the war, it was found no longer possible to import clays and other raw materials from Germany. A thorough survey was made of the domestic materials available, and today the New Jersey chemical stoneware industry secures all of its raw materials in this country.²

² Fred A. Whitaker: Chemical Stoneware, *The Ceramist*, Vol. IV, No. 2, p. 70.

It may be said that New Jersey ranks first in the manufacture of stone-ware apparatus and machinery for chemical plants. This industry is of great importance to the chemical industry, owing to the fact that many operations involving the use of acids and other corrosive material could be carried on only at a great disadvantage, if at all, if such ceramic products were not available.

Brick Industry—We are indebted to Dr. H. Ries³ for the following information in reference to the brick industry in New Jersey.

At the time of the Revolutionary War, the few brick buildings in existence in New Jersey were constructed of brick brought from Holland, England and elsewhere. About this time a few bricks were made at a small yard which was located on the bank of the Assanpink Creek at Trenton. It is not known definitely that this was the first brick plant in New Jersey. There is also record of brick being made during the period 1780-1800 at Hamilton Square (near Trenton), and still a little later at Maiden Head (now Lawrenceville). In 1831 Joseph Himer and Peter Grim, of Philadelphia, started a brick plant on the old Heddon farm at Trenton, about half way between the two city reservoirs. The brick used in the original part of the State Prison is said to have been made by them. From that time until 1900 a number of common brick plants were started in and around Trenton. The abundance of common brick clays and excellent facilities for the transportation of the finished product to the large markets of Philadelphia, Camden, etc., resulted in Trenton forming the nucleus of a thriving brick industry. Brick plants were started at the Roundabout (now Sayreville) in 1851. Peter Fisher and James Sayre began the manufacture of common brick at Sayreville in 1851 and gradually branched out into the manufacture of all grades of brick. In 1887 this partnership merged into a corporation known as the Sayre & Fisher Brick Company. This is now one of the largest individual brick-making plants in the country. Excellent brick clay deposits are found in the Hackensack district, and also in Passaic County, near the Morris Canal. The manufacture of common brick was carried on in these districts prior to 1872.

In 1877 there were eight brick yards on the Raritan River and Bay Shore, at which 54,000,000 bricks were made annually from the common clay in that district. Approximately 18,000,000 bricks were made yearly in the Keyport and Matawan districts. In 1878 the annual production of the yards of the Sayre & Fisher Company was reported to be 22,000,000 bricks; several years ago the normal production of this company from April to November was 1,000,000 bricks per day, 450,000 bricks per day being made throughout the other six months of the year.

Enameled Brick Industry—The manufacture of enameled brick was begun by the Sayre & Fisher Company at their plant in Sayreville in 1891. They were followed in 1893 by the American Enameled Brick and Tile Com-

³ H. Ries and H. M. Kummel; *The Clays and Clay Industry of New Jersey*, Vol. VI; *Final Report of the State Geologist*, 1904; pp. 243-45.

pany of South River, and still a little later by the Sneyd Enameled Brick Company, of Trenton.

Enameled brick, which are similar to face brick in structure, are enameled on one or two sides, and may be secured in a wide range of colors and sizes. Their pleasing colors and sanitary qualities were quickly recognized by architects and builders, and an excellent market was created for this product. The enameled bricks made in New Jersey are of excellent quality and there is a large demand for them.

Hollow Tile and Fireproofing—The large deposits of clay available for the manufacture of hollow tile and fireproofing, and the proximity of these deposits to tidal water for the transportation of the finished product to the large eastern markets, have resulted in a flourishing industry in the Perth Amboy and Woodbridge sections. The New Jersey Clay Report of 1878⁴ gives the following statement in reference to hollow tile and fire-proofing: "They have not been much used in this country. Henry Maurer, of Perth Amboy, has begun their manufacture, and there is now an opportunity to make a trial of this promising improvement in building materials."

The manufacturers in this section evidently took advantage of the "opportunity," for the growth in this branch of the industry has been rapid, and hollow tile and fireproofing are produced on a large scale. The National Fireproofing Company, which has several plants in New Jersey, is one of the largest companies in the country. There are several other plants in operation, including the Anness Hollow Tile Company (formerly Anness & Potter), started at Woodbridge in 1902.

Terra Cotta Industry—The terra cotta industry was first established at Perth Amboy in 1878. The material was made first in the factory of A. Hall & Sons, producers of household pottery, which began operations in 1842. When the manufacture of terra cotta was commenced, the company changed its name to the Perth Amboy Terra Cotta Company. More recently the company has been known as the Atlantic Terra Cotta Company.

Terra cotta is not a new product, but on the contrary, one of the oldest known building materials. The earliest records of mankind have come down to the present day in the form of inscribed slabs of burned clay—the earliest form of terra cotta. Its architectural use dates back thousands of years in the southern countries of Europe. A high point of development was reached in the fourteenth and fifteenth centuries during the Renaissance period in Italy. After this time, however, the industry seemed to lapse, and while spasmodic efforts to revive it were made from time to time, particularly in England, no great commercial success was attained until the manufacture was undertaken in this country, and the manufacturers in New Jersey were among the pioneers.⁵

The Perth Amboy Terra Cotta Company was followed in 1888 by the

⁴ Geo. H. Cook: *Report on the Clay Deposits of Woodbridge, South Amboy and Other Places in New Jersey, Geological Survey of New Jersey, 1878*, p. 316.

⁵ C. W. Hill; *Terra Cotta; The Ceramist*, Vol. VI, No. 4, p. 363.

establishment of the New Jersey Terra Cotta Works, now the Federal Seaboard Terra Cotta Corporation. Plants now in operation in this district are the Federal Seaboard Terra Cotta Corporation, with plants at Perth Amboy, Woodbridge and South Amboy; the Atlantic Terra Cotta Company, with plants at Perth Amboy and Rocky Hill; and the Terra Cotta Products Company, Old Bridge, New Jersey, a branch of the New York Architectural Terra Cotta Company. It is said that "one-half of the famous sky-line of New York City is of terra cotta made in Perth Amboy, Woodbridge and vicinity."

Refractories—The manufacture of fire brick is one of the oldest of New Jersey's industries and of great importance. Fire brick were first manufactured in New Jersey at the Salamander Works in Woodbridge in 1825. The other colonies early realized the value of New Jersey clays for the manufacture of high-grade fire brick, for as early as 1816 shipments of the clays were made to Boston by boat from the mines in the Perth Amboy and Woodbridge districts.

Following is a list of some of the earlier companies manufacturing refractory products, together with a brief history of their plants:⁶

Salamander Fire Brick Works, established at Woodbridge in 1825. It continued in operation for 72 years, or until August, 1897, when it was destroyed by fire. This fire was of a rather peculiar nature, being caused by high water getting into the kiln flues during a violent thunder storm. The plant was never rebuilt.

John R. Watson's plant was established in 1836 on the site now occupied by the Raritan Copper Works at Perth Amboy. Their clay banks were located near Woodbridge, and also in the Sand Hills. This factory continued in operation for 46 years, or until 1882, when it was closed down.

Henry Maurer & Son Co. established their plant in 1856. They have now been in operation for 74 years, and are still in regular production at Maurer.

J. H. Gautier & Co., established in 1858, are still operating at Jersey City. This company has confined its efforts to gas house refractories, and has now been in production for about 72 years.

M. D. Valentine & Brother Company commenced the manufacture of clay products in 1865 at Woodbridge. First a "bath" brick was made, then sewer pipe, and finally the operations were concentrated on fire brick. This company has been in operation for about 65 years, and is well known throughout the country.

Sayre & Fisher Company started the manufacture of fire brick at Sayreville in 1868. They have been in operation continuously since that date, making a complete line of refractories.

Other plants of more recent origin are in operation in the Trenton, Camden, Perth Amboy, and Woodbridge districts.

⁶ F. B. Allen; Refractory Industry of New Jersey; *The Ceramist*, Vol. V, No. 1, pp. 21-28.

If age lends rank, then New Jersey may well take the premier position in the refractories industry. The high-grade products of the New Jersey plants are shipped to all parts of the world.

Glass—The first glass was made in this country nearly two hundred years ago. It has been made continuously in New Jersey since 1740, when Caspar Wistar, a German immigrant, started a glass factory near Salem. He purchased a large tract of land and sent to Europe for expert glass blowers. For a number of years this enterprise was very successful and the Wistars became influential citizens. They continued in the business for about thirty-five years, when they were obliged to give it up as their workmen had practically all deserted them to take up farming. The fertile lands in that section seemed to hold greater promise for them and they gradually gave up the business of glass blowing.

Some of Wistar's associates then established a plant at Glassboro, which has been the home of glass-making for over a hundred and fifty years. This plant was later operated by a man named Whitney and called the "Whitney Works." It ran under that name until a few years ago, when it was taken over by one of the large glass companies.

There are records of window glass having been made in Columbia in 1812, but it is not made in the State on a commercial scale at the present time.

The State's wealth of mineral resources in the form of high-grade glass sands has been responsible for the establishment of this branch of the industry, which is centered in South Jersey.

From Caspar Wistar's humble beginning nearly two hundred years ago, the glass industry has grown by leaps and bounds until today we find enormous quantities of glasswares of all kinds being produced. These include jugs, carboys, chemical and scientific supplies, vases, bowls, spools for silk mill and other textile work, table wares of very high grade, etc.

Glass factories are found in Salem, Bridgeton, Glassboro, Millville, Vineland, Williamstown, and several other South Jersey towns. In Bridgeton and Vineland are located the two plants of the Illinois Glass Company, of Alton, Illinois, which is one of the largest glass companies in the country. Bottles and other containers, chemical and scientific supplies, etc., are made by automatic machinery on an enormous scale at these two plants.

Enameling Industry—The art of covering metallic articles with a vitreous enamel coating is one that dates back to the ancients, and this is confirmed by the numerous articles of gold, silver, copper, etc., elaborately enameled, which are found in museums, and indicates that the early Egyptian, Greek, Chinese and Japanese people practiced this art. The enameling industry in this country, however, is of much more recent origin, and was established perhaps less than seventy years ago.

The enameling plants in New Jersey were started within comparatively recent years, and there does not appear to be any particular historical significance attached to any of them. Several large plants in the Trenton, Bay-

onne and Newark districts are producing enameled wares of high grade. Other plants have small enameling departments in connection with the manufacture of some larger products, such as stoves, etc., parts of which are enameled.

Ceramic Education in New Jersey—In 1901 a group of men representing some of the ceramic plants in the State, made an effort to obtain legislation toward the establishment of a Ceramics Department at Rutgers College. They succeeded in 1902, and one of the buildings at the College was converted into a home for the new Department of Ceramics.

Situated in the center of the Raritan River clay-working district and in close proximity to the ceramic industrial centers of Perth Amboy and Trenton, Rutgers College was decided to be the most suitable location for the establishment of a Ceramics Department.

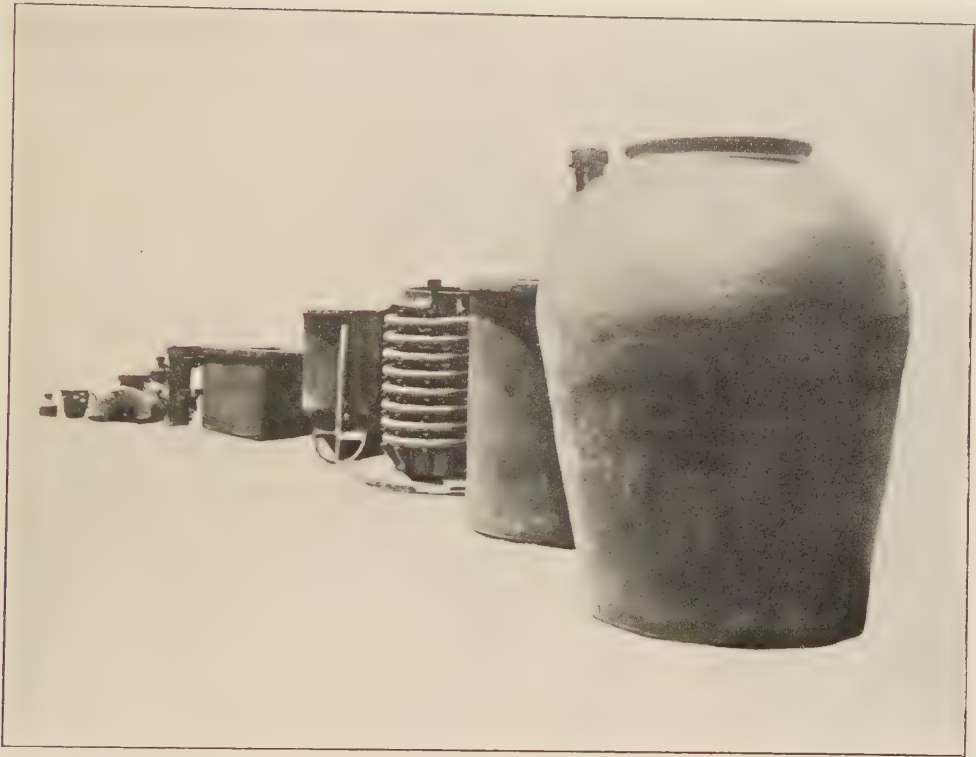
After eighteen years of service to the college and the industry, the Ceramics Department completely outgrew its old quarters. The increased number of students and the demands upon its testing laboratories were taxing its facilities to the utmost. The curtailment of imported ceramic products during the war had led American manufacturers to realize that an intensive study of technical methods and principles was necessary to bring their products up to the high standards of the imported wares. An appropriation of \$100,000 was made by the State Legislature in 1920 for the erection of a new Ceramics Building. Over \$40,000 in money and materials, donated by the ceramic companies in the State, was added to the original appropriation. The building was completed and dedicated in June, 1922, and is a fitting monument to the ceramics industry in New Jersey.

While New Jersey does not lead the country in the products of its ceramics industries, this honor going to Ohio, it does lead in the variety and quality of certain of its wares, and the city of Trenton leads all cities of the country both in output and quality.

Some of the old companies established nearly a century ago are still in existence, although the old buildings have been replaced with modern units which are the last word in present day efficiency.

The ceramic industry has always been a progressive one, and New Jersey may feel justly proud of her contributions to this progress.





CHEMICAL STONEWARE, PRODUCTS OF THE GENERAL CERAMICS COMPANY,
KEASBEY, N. J.

CHAPTER LX.

NEW JERSEY'S MEDICAL HISTORY.

By John Hammond Bradshaw, M. D., F. A. C. S.

In order easily to comprehend what part medicine and physicians have played in the development of our State, it is convenient to divide our medical history into four periods or epochs: First, that period before the country was settled by the white man; and of this we, in fact, know but little. The next period, comprising a century, 1666 to 1766. The third period, comprising the hundred years beginning with the year 1766, the year of the foundation of the Medical Society of New Jersey. The fourth period embraces from the end of that century, say from 1866, to the present date. This last period of a little over half of a century is probably the most important in all the history of medicine, not only for New Jersey, but for the entire world.

New Jersey's medical history is therefore but a little more than two and a half centuries old. There are few records, medical or otherwise, before New Jersey was settled about the middle of the seventeenth century. Whitehead in his history tells us that before this there lived in the tract now embraced by our own State only about four families. The Indians, who occupied this part of our country belonged to the great Algonquin family. There is no evidence that their medical practices differed from those of other savages on the North American continent. But we know that they did not have the civilization of the Aztecs in Mexico or the Incas in Peru. The latter we know were possessed of surgical instruments. If the Indians in New Jersey did any surgery or practiced any systematic medicine, our data about this is meagre in the extreme.

In 1524, just thirty-two years after Columbus discovered America, one Verrazano by name, a Florentine, entered New York Bay on a voyage of discovery. This was eighty-five years before Hudson (in 1609) is said to have discovered the river that bears his name. But this is the period and the century when we have our medical blind spot. At this time Cortez and Pizarro were conquering the simple peoples living farther south.

We know this, however, that smallpox, yellow fever, the plague, or whatever the pestilence was called, often devastated these regions. The early settlers in New England gave thanks to Almighty God that during the period just before the landing of the Pilgrim Fathers a mighty pestilence had almost swept the Indians off the map. In some places nineteen out of twenty had gone home to the Great Spirit. A "Visitation of Providence" in the guise of Pestilence was therefore to them a providential benefaction.

When Philip Carteret, fourth cousin of the Lord Proprietor of this realm, landed on the spot he named Elizabethtown (1664), he was just about two years before the date (1666) when Robert Treat landed his little colony which he had brought from Connecticut to the banks of the Pessayak River

in the spot now known as Newark, New Jersey. This is all part of our medical history because he brought with him an aged clergyman, Abraham Pier-son, a learned man, and our first doctor. He had been a classmate at Cam-bridge College, England, with John Milton.

Now some years before this, our forefathers of New England were struggling with disease as well as the Indians and a stern and rock-bound coast. It is necessary to show what arts and medical practices they had in those days, as many of these things they brought with them to New Jersey.

At as late a date as 1643, Dr. Edward Stafford, a medical light of Lon-don, England, sent to his worship, Governor Winthrop, in the New Eng-land settlement the following choice prescriptions. (Governor Winthrop was a physician.)

1. For ye stopping of ye urine and ye stone: Give ye partie to drink of ye decoction of maiden hayre and let him swallow a quarter of a pound of new butter.

2. For ye bloodie flux: First purge with rhubarb torrefied. If his guts have been fretted, give him an injection of the yolks of 1/2 doz. eggs.

3. For ye yellow jaundus: Boil a quart of sweet milk, add salt petre, rub saffron in milk and give it to ye patient to drink.

4. For a broken Bone: Make a thick decoction of bark of elm or witch hazel. Make a playster and lay or tye it on.

5. For pains in ye Breast: Ware a wild catt's skin on ye place grieved.

6. For the king's evil: Take 2 toads and let them fast 2 days that they may pour out their earth; then boyle them in a pint of oyle till they be brought to a coale broken in pieces. Make up with wax to annoint all places infected. By this course there is no doubt of the cure by God's assistance.

7. If ye partie bleed at the nose ye draw blood; in so doing ye shall discharge a good conscience before God and man.

For Fever and Ague: Pare the patient's nails; put the parings in a little bag, and hang it around the neck of a live eel and put him in a tub of water. The eel will die, and the patient will recover.

Witchcraft, which was a disease and therefore a cardinal sin, was treated by the water cure. In other words, if your grandmother had a mole on her arm, she was a witch. She must be thrown in water as a sure test for guilt. If she floated or swam, she was guilty. If she sank, she was innocent.

Insanity and even hysteria were severely treated. If subjection to the third degree and admonition did not bring reformation, the sufferer, like poor Dorothy Talby, was whipped, stripped to the waist, until unable to stand up, and piteously begging to be beheaded she was ignominiously hung from the fatal ladder.

But what cannot we believe of a people whose medical knowledge and superstition were such that they fully believed the touch of a king could cure scrofula, "the king's evil," or that the touch of a dead hand could remove a



CITY HOSPITAL, BRIDGETON



IVY HALL AND PARK DRIVE ENTRANCE, BRIDGETON

wen, and who believed it to be true, when told by the clergy (the intelligentsia of the day), that they suffered disease and death because they belonged to a generation of vipers!

It is difficult for us to believe that William Harvey, born in 1578, was practicing medicine in such an age! Sydenham was born in this same century, but we shall later see how much he did for the progress of medicine.

What an inconsistent mortal is man. To escape intolerance and persecution was what brought the first hardy band of pilgrims to America. No sooner were they established in their new home of freedom than they afford examples of intolerance to others and even to themselves. "Hereticks" were flogged till their backs were raw and bleeding; then they passed their days in chains or at hard labor under the lash. Holes were burned through their tongues to cure their blasphemy and they were branded on the chest and forehead with a red hot "H." Fortunate indeed they were to escape the penalty of death!

Captain Robert Treat and others wished to live somewhere with a brighter outlook. As before noted, the clergy took upon themselves the cures of the body as well as the cure of the soul. In old England about this time it was even customary for a Bishop of the Church to be a physician. Even one of the Popes, it is said, was a doctor. Besides Reverend Abraham Pierson, the Reverend Jonathan Dickinson, of Elizabethtown, and the Reverend Cotton Mather in New England were physicians of great repute. The latter was the one, moreover, who brought the practice of inoculation for smallpox into the colonies (1721). It was a wonderful thing to combine physic with the Bible. *Disease was sin!* In their practice the clergy never forgot that point. So the good doctor first preached hell-fire until his patient would sweat with terror. He could then threaten him with eternal damnation if he refused to take his physic or be bled.

Now when we come to what is really the first century of New Jersey medicine (1666 to 1766), the dawn of a new day was breaking. Sydenham had studied diseases carefully with more than the customary allotment of brains. To patients with fever he gave air and cooling drinks instead of smothering and heating them with the idea of sweating out their disease; he ordered horseback rides for consumptives (in that day a most unheard of treatment); he, like his teacher, Hunter, used few and comparatively simple remedies; he did not give any drug at all if he thought none was needed, but let well enough alone. The influence of the reform he introduced must have been more or less felt in this country, but not much before the beginning of the eighteenth century, as his great work was not published until 1675 and then only in Latin.

The diseases most frequently met with in those early days, and also before 1666, were fever and ague, chest troubles, the flux, smallpox, the king's evil, insanity, falling sickness, cholera, yellow fever; not to mention home-sickness, which surely took its toll, as subjects to it fell more easy victims to more dangerous maladies, as is seen even to this day. Surgery was insignificant and almost limited to fractures and dislocations, wounds and burns.

The Dutch, the Swedes, and the Quakers who first settled Southern New Jersey brought their own doctors with them from the old country. Northern New Jersey, *i. e.*, Bergen, Hudson and Union counties (then one district, impinging on Ulster County, New Jersey), was settled first by the Huguenots, the Dutch and those living in impinging territory, as Manhattan.

Their physicians were of these peoples. As late as 1740 New Jersey's population was but 15,000 souls, and physicians were scarce, but doubtless there were many clever doctors among the settlers. Their dress at this time was a colored coat with metal buttons, usually yellow; colored waistcoat, short breeches ballooning at the knees; long boots with white tops. These yellow breeches were daily cleaned with yellow clay. Then a short ruffle at the breast and about the wrists, and a white cravat; cocked hats were much worn, and gentlemen of a certain age wore wigs.

Physicians who had much business rode horseback. The saddle-bag contained his entire armamentarium. His whole bag of tricks consisted chiefly of "purging, puking and bleeding." The Friends almost always had good doctors. The best known among the early Quaker doctors were Daniel Wills, John Goslin and Robert Dimmesdale.

It is curious to note that about this time a Dr. Samuel Cox was Governor of the Colony. He was a distinguished London physician but never deigned even to come over and "view his land." There was at this time no law regulating the practice of medicine excepting the code known as the Duke's Law. We must remember that the Duke of York, brother of Charles II, sold this whole tract to his two favorite pals, Sir George Carteret and Lord John Berkeley. He could not have valued it very highly, as the consideration was but ten shillings, and the annual rental and a tax of one peppercorn to be paid with all due solemnity on the first day of each year. It was a gift.

The Duke's Law did not prevent anyone from practicing medicine, but was intended "to restrain the presumptuous from exercising power contrary to the approved rules without the advice of those skilled in the art or consent of the patient." In consequence of this law, anyone could ply the vocation of a physician at pleasure, and "quacks abounded like the locusts in Egypt."

The apprenticeship system of medical education which consisted of living a year or two with a physician as an assistant *or as a servant*, and then immediately setting up as a full-fledged doctor was the only method of medical education. There were no medical schools in the country until about the Revolutionary period. Jonathan Dickinson, of Elizabethtown, a truly learned man and theologian, was in his day probably our most skilled physician. He was but twenty-one years of age when he came to this country from England. He died in Elizabethtown at the age of sixty in 1747. He had an inquiring mind, once even making an autopsy upon a cow to determine the cause of death. He devoted much attention to "The Throat Distemper" (diphtheria?), on which he wrote and published a scientific dissertation in 1740. He was the first president of Princeton College, which was founded in 1746, just about one hundred years after Harvard, and twenty-four years before the foundation of Queens College in New Jersey, afterwards known as



OCEAN CITY SEASHORE HOME FOR BABIES AND ONE OF THE WARDS

Rutgers College, in New Brunswick. These facts are important to us in our consideration of New Jersey medicine, as they greatly influenced the advancement in learning by all New Jersey physicians. Yale (1701) and Kings College (1750) (afterwards Columbia), however, must not be forgotten. All these institutions of learning graduated large numbers of American youth who became distinguished in later years and many as doctors of medicine. Our best physicians in those early days were undoubtedly alumni of these celebrated colleges. We should not forget that Rutgers College made an attempt to teach medicine in the eighteenth century and in 1825 Dr. Valentine Mott of New York City, leaving the College of Physicians and Surgeons, started a medical school there with other New York physicians. Between the years 1825 and 1832 we find that thirty-two physicians were graduated in medicine from this college.

Dr. Stephen Wickes, of Orange, N. J., one of those rare doctors of the old school, made and published in 1879 a history which was a painstaking and original research into the historical lore of New Jersey medicine, including biographical sketches of her doctors up to the year 1800. The writer distinctly remembers this courtly gentleman. He could be seen on Main Street, Orange, walking in the afternoons in his swallow-tail coat and carrying his gold-headed cane. Quoting a few sentences from his work: "We date our positive advance in medicine in New Jersey from the French and English War, 1758-66." If we know our history of these times, we can recall that Braddock's defeat and the conquest of Canada took place in this war. New Jersey raised a complement of one thousand men, built barracks at Burlington, Trenton, New Brunswick, Amboy, and Elizabethtown, each for the accommodation of three hundred men. The physicians who were commissioned as surgeons and surgeons' mates, being brought into association with British officers, were led to recognize their own inferiority and were stimulated to improve their opportunities of practice and of intercourse with their more cultivated compeers. The memoirs which follow furnish abundant evidence of advance of New Jersey doctors in medical and surgical knowledge in this period of the colony's history.

As we have before stated, our New Jersey medical history is embraced in a period of about two and a half centuries. The second century (beginning 1766) opened auspiciously. The stimulus to medical progress incident to the acquisition of Canada as an English colony was speedily followed in New Jersey by a measure still more potent in its influence, namely, *the organization of the Medical Society of New Jersey* (1766). As this was the first society of its kind in the colonies and the basis on which it was founded was so honorable to the scientific aims and high toned ethical sentiments of its founders, a careful record of its institution is appropriate in our history. The original book of minutes is still in the possession of the Medical Society of New Jersey.

To carry out the purpose, the following advertisement was published in the *New York Mercury*:

A considerable number of the practitioners of Physic and Surgery in East N. J. having agreed to form a society for their mutual

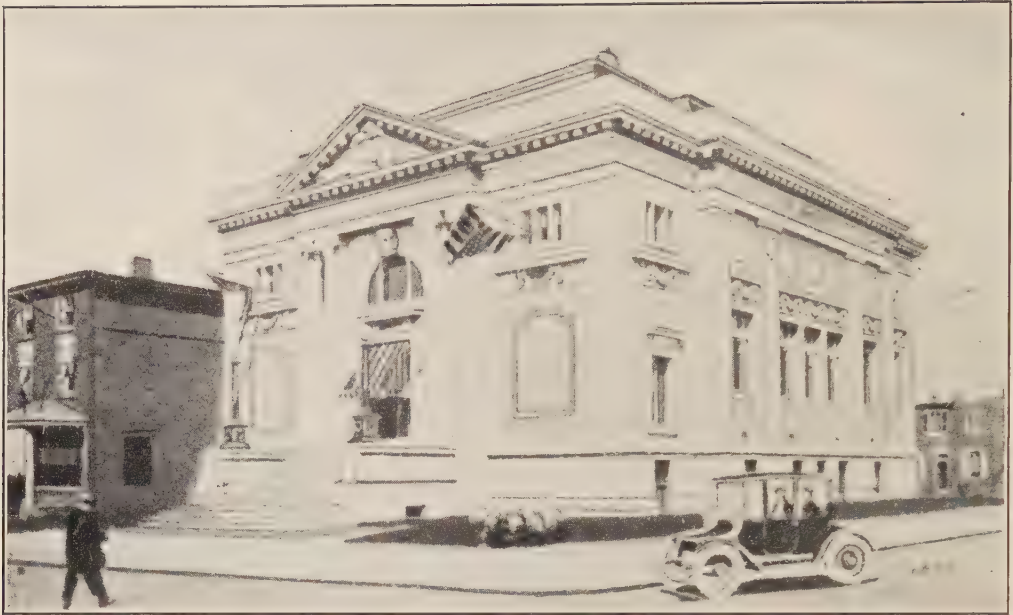
improvement, the advancement of the profession and the promotion of the public good, and desirous of extending as much as possible the usefulness of this scheme and of cultivating the utmost harmony and friendship with their brethren, hereby request and invite every gentleman of the profession in the province that may approve of their design, to attend their first meeting which will be held at Mr. Duff's in the City of New Brunswick on Wednesday the 23 of July, at which time and place the Constitution and Regulations of the Society will be settled and subscribed. East New Jersey, June 27, 1766.

It is not necessary for us here to review the other details of this project. Suffice it to say that it was successfully carried through at the first meeting, which was attended by *thirty-two physicians*. This was a very respectable number, when we remember the small population at this time of the whole State. As the years went by, other societies were formed in the different districts or counties of the State. These at first were subservient to the parent society, but gradually began to take the reins of government of medical social matters in their own hands, and the original Medical Society of New Jersey became the creature of the County Society, each district sending four annual delegates to the State Society to comprise its "House of Delegates." Thus the broad governmental principle of representative government became a fact in medical matters, and we have, as it exists today, a well managed central government in medical matters directed by its component units.

An important law passed by the legislature about this time gave these societies legal power to examine candidates for the degree of M. D. and confer upon them diplomas.

We in New Jersey should feel not a little proud that we were the pioneers in all America for such an organization.

New Jersey, being the battleground of many of the struggles of the War of the Revolution which followed only a few years later, our medical forebears were sorely harassed in travel, going from place to place for their society meetings. So in their efforts to make the torch of progress in medicine burn brighter they were sometimes captured by the enemy. This might lead to the deadly prison ships in New York Bay, where the British incarcerated their prisoners of war, or their being taken for spies, thus suffering a more grievous peril. Hence we find that there was a suspension of the activities of the Medical Society of New Jersey for the duration of these unsettled times, namely, between 1775 and 1781. The society then resumed its duties and its regular meetings, which have continued with almost no interruption to the present day. Recognizing the benefits accruing to the physicians themselves from such organized efforts, it is difficult fully to estimate the benefits reflected upon the people—the laity, the population of the whole State. We only need to turn back a century or so to find appalling ignorance in medical matters. Out of the ashes of burnt toad now grew the tree of scientific knowledge. Insanity was no longer a cardinal sin activated by the devil himself, to be punished by the lash; for the medical men of New Jer-



PUBLIC LIBRARY, CAMDEN



WEST JERSEY HOMEOPATHIC HOSPITAL, CAMDEN

sey were now holding their ears to the ground to listen to the vibrations of new knowledge. We should do our medical pioneers honor for what they accomplished. Medicine was not a road to wealth. Just as the clergy in the early days combined physic with the teaching of God, so the physician frequently was compelled to combine it with agriculture, the keeping of a tavern, or a shop, in order to keep the wolf from the door. At twenty-five cents a visit few could grow rich! If a minor operation was done, it was a tremendous undertaking and the fee about the same earned today by a laboring man for his day's labor. But the whole country's scale of wage was small. The president of Princeton College only received \$1,000 a year. The annual tuition in that college was \$15. It is higher now!

In those days scientific knowledge came slowly. New Jersey medicine was also influenced by its environment. Wedged in, as it were, between two of the largest cities in the country (New York and Philadelphia), the influence of their doctors and their schools could only be manifest. There must have been considerable interstate exchange of medical practices. Dr. Samuel Bard, of New York, and Dr. Benjamin Rush, of Philadelphia, were probably the most celebrated of the colonial physicians. It was Bard who said he climbed over the backs of the poor into the pockets of the rich. Even Philadelphia doctors will admit that Benjamin Rush was their most celebrated physician. He was born in 1745 and died in 1813. We know he often crossed the Delaware. He signed the Declaration of Independence. He was Surgeon General of the Continental Army. His monument stands in our National Capital. Does it have many companions? It was Benjamin Rush who got Washington to inoculate the Continental Army stationed at Morristown for smallpox because Jenner's immortal discovery of vaccination by cowpox for smallpox did not appear until after 1796.

It was the custom of the Camden Medical Society to entertain the medical societies of the neighboring cities, and vice-versa. A number of New Jersey's native physicians at various times held chairs in the Medical Schools of New York and Philadelphia. Among some of the names in this class are those of Shippen, Tennent, Dowling Benjamin and E. L. B. Godfrey. This is mentioned to show that there was *reciprocity* between New Jersey and the bordering States that resulted in benefit for all.

New Jersey physicians took an honorable part in the American struggle for Independence. As typical of what physicians did in the State in those days is the biography of Dr. John Condit of Orange. In 1671 one John Condit emigrated from England. He was the progenitor of all that bear the name now in the United States (some accomplishment). But most important to us is the fact that he was the forebear of one Dr. John Condit, born in Orange, July 8, 1755. Dr. Condit was a Revolutionary hero and patriot. Besides covering in his practice Essex, Union and Passaic counties, then called the Essex District, he had time to be a member of Congress for a term of *thirty years!* At the time of the battle of Long Island, he was a regimental surgeon. After this dire disaster to the American forces, when 3,300 Jerseymen were killed or wounded, he was instrumental in starting the first

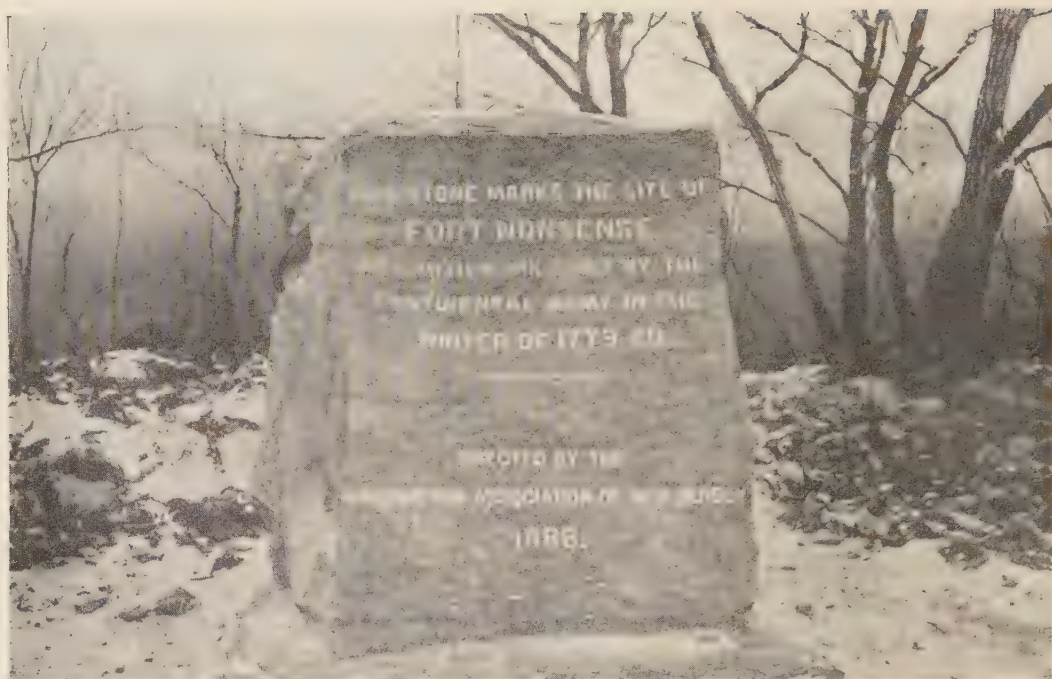
Newark hospital. This was a soldiers' hospital where he operated upon the wounded under the benumbing influence of applejack; for in those early days this essence of cider acted as it and all strong liquor does today—as an *anaesthetic*. In passing, it is interesting to note that Newark's first industry was the manufacture of "cyder." "Jersey lightning" has thus a basis of history as well as of fact.

There were other noted names in those times, but the limits of this survey cannot include them all. They are found in Wickes' History. But the Piersons of Orange, starting with Dr. Matthias Pierson (who descended from the family of Abraham Pierson), his son Isaac and his grandson William and great-grandson William, Jr., were all noted men of their day and generation. The latter Dr. William Pierson, Jr., was the secretary of the Medical Society of New Jersey for about forty consecutive years. He was a celebrated surgeon (the writer's preceptor). Another four generations of physicians, namely, the Drs. Budd, have left their names forever in the annals of the State. Here the Clarks must not be omitted; one, J. Henry Clark, Sr., wrote a valuable booklet on "The Medical Men of New Jersey in the Essex District" (published in Newark, 1867). It is impossible to mention all our noted physicians by name, and important ones are likely unintentionally to be left out. The State will never forget the Drs. Stokes and all their descendants, the Burnetts, Greens, the Marshes, the Elmers, the Hunts, Dr. Cadwalder of long ago, and many others. (The living, needless to say, are still making history.)

The call to be a surgeon up to the year 1846, when anaesthesia by ether was first demonstrated in the Massachusetts General Hospital, at Boston, must have been a strong one. For many years an amputation of the thigh was almost sure to result in the death of the patient. Pyemia and hospital gangrene, which we almost never hear of or see today, were rife and rampant and very deadly. Abdominal surgery to most surgeons was a sealed book. A surgeon, even as late as 1800, had absolutely no recognition and little or no respect from the public. According to Dennis, "a little over a hundred years ago there were scenes enacted in the name of surgery which eclipsed the horror and the frightful cruelty of the Spanish Inquisition, the untold miseries of the Bastille, the indescribable sufferings of the Black Hole of Calcutta, and the excruciating pains of the Turkish bastinado and the cruel massacre of the Huguenots. Patients were held down on the operating table by brute force and were operated upon when in the possession of their senses; they were heard to cry out in heart-rending screams for a discontinuance of their tortures; they were incised with red hot knives, and they were compelled to have their wounds dipped in a caldron of seething tar to control hemorrhage."

New Jersey also shared with the world the tremendous advancement in surgery that began after the discovery of anaesthesia. The American Civil War at this time naturally gave an impetus to surgery and many New Jersey physicians left their practices for the salvage of their Union.

Now in the late sixties came Louis Pasteur followed by Lister and his



MONUMENT OF FORT NONSENSE—MORRISTOWN



STATE HOSPITAL, GREYSTONE PARK

epoch-making application to surgery of Pasteur's great miracles of research. Later years also disclosed that the pesky mosquito was the cause of "malaria" (intermittent fever) and that even the deadly yellow fever was found to yield to the extermination of this little insect. Insane people were no longer considered to be the living habitat of the devil who should be strung up and lashed with a whip. Now came a wonderful age for building hospitals and asylums. Boards of health, State and local, began to flourish. Tuberculosis, owing to the genius of Robert Koch, Trudeau and others, now began to be understood for the first time and its victims were not shut up in air-tight compartments and fed on whisky and slops. Contagion was isolated, special hospitals were constructed for their care. The licensing of men and women to practice medicine became more exacting. State Boards of Licenture were established, demanding a personal State examination even after the degree of M. D. had been obtained. Today a candidate to practice medicine must spend about \$25,000.00 on his education, take about a dozen years out of his life for school and college education, and finally he must serve as interne in a "Grade A" hospital before he can begin his life's work and start to earn his living. *The public of the State is thus protected and assured that their medico is a man of knowledge.*

New Jersey is justly proud of the State's advanced position in the care of the insane. On June 1, 1929, there were a total of 10,394 insane patients under State and county expense and supervision, *viz.*, State: Greystone Park, 3,629; Trenton (civil), 2,282; (criminal), 266. County: Atlantic, 218; Burlington, 205; Camden, 372; Cumberland, 166; Essex, 2,129; Hudson, 1,109; Passaic, 16; Salem, 2. The strain and stress of modern civilization is thus cared for. New Jersey is giving these unfortunates humane nursing and medical care so that many are able to leave her institutions cured in mind and body and become again useful citizens of the State.

Although tuberculosis is no longer on the increase in our State, there are still listed here (July 11, 1929) 2,434 beds for cases of tuberculosis, 1,932 being in public institutions. In addition there are 186 beds for tuberculosis patients in hospitals for the insane, and 346 in penal institutions. In the four State institutions for feeble-minded there are 2,499 persons—1,055 males and 5,327 females, on June 1, 1929. The State Training School is located at Vineland, and is a model of its kind. It welcomes visitors.

The average population of the Soldiers' Home at Kearny is 88, and at the Home at Vineland there are 70 men and 104 women. There are 3,000 patients in Homes for the Aged and Incurable.

New Jersey's State Village for Epileptics at Skillman, Somerset County, has had an honorable and useful career for over thirty years. This institution cares for about 1,000 patients.

When we come to consider New Jersey's general hospitals, we can present a most creditable showing. The American College of Surgeons, in their Hospital Standardization Report for the year 1928, gives New Jersey the credit of supporting almost 10,000 beds for the care of the injured and sick, and as the daily cost per patient is about \$6.29, with strictest economy, one

can easily compute the money expended. As every hospital is yearly increasing its capacity, these figures must be even larger at the present date. This, however, does not include the host of private institutions or other hospitals falling below the high standard and grade exacted by the College of Surgeons.

In the Medical Society of New Jersey there are about 3,000 physicians listed today (July, 1929). These are all men of recognized standing and who have passed all required examinations. It is estimated that there are many doctors in the State who do not affiliate with this Society. Then we have the county societies, and every large town or city has one or more local societies.

The Academy of Medicine of Northern New Jersey is located at Newark. For many years it has been functioning as a medical center for educational, social and scientific purposes. It has its own building housing its library, its museum, and its assembly halls.

The William Pierson Medical Library Association situated at Orange was founded to perpetuate the memory of a great medical name. It fulfills the purpose of a local medical centre.

The Society for the Relief of Widows and Orphans of Medical Men has a growing membership and pays a stated sum of money to the estate of each member who passes to the Great Beyond, where there is no more work and bills receivable. Its benefaction is at times called for in cases of destitution.

One of the most important of the committees of the State Society is the Welfare Committee, so called. Among other duties it supervises and advises State medical legislation. Few realize the good accomplished by this committee in furthering the medical welfare of the State.

Sister Helen, a pupil of Florence Nightingale, came from England and took charge of the first training school for nurses in America at Bellevue Hospital, New York City. This was on May 1, 1873. The school that year graduated its first class of six trained nurses. The Orange Memorial Hospital in 1882 founded the second training school for nurses in New Jersey, the first being the Paterson General Hospital Training School. In November of 1873 New Haven, Connecticut, and the Massachusetts General Hospital started their schools. So New Jersey stands about No. 4 on the list for all America.

As early as the year 1866 New Jersey had a State Sanitary Commission, and made its annual reports to the Governor of the State. A State Board of Health was then organized and established, which has been functioning with great efficiency to this date. Local boards of health care for local health matters in each locality. They are under the supervision of the State Board.

Many of our cities and towns have visiting nurse bureaus with many trained to do hourly nursing and care for the poor. The part they play in educating the ignorant and doing social service work in such matters is hard to estimate.

New Jersey, following the lead of Richard C. Cabot at the Massachusetts General Hospital, has been a pioneer worker in Social Service for the sick. The importance of this work is almost beyond words. In the old days



SALEM COUNTY MEMORIAL HOSPITAL



SALEM HIGH SCHOOL

when a patient was discharged from a hospital, or even from private care, he was likely to be lost sight of and forgotten. It is difficult for us even to realize that "follow up" work is a modern endeavor, and that such important things as home life and environment, economic conditions, and worries of the patient, his religious reactions, his moral status, his educational advantages, his daily mode of living—his very ego—which so largely determines his protracted invalidism or his recovery, were, before the year 1906, almost entirely neglected in our hospital records.

The following statement of Dr. C. B. Kelley, secretary of the State of New Jersey Board of Medical Examiners is most noteworthy:

The State Board of Medical Examiners of New Jersey came into existence in 1890. The Act creating the Board was largely due to the activities of several prominent physicians of the day, including among them, Doctor Wm. Perry Watson of Jersey City, who died three years ago, and Doctor W. L. Wilbur of Hightstown, who is still active in his practice in Hightstown.

In the thirty-nine years that the Board has been in existence, medical standards have been gradually raised and New Jersey at the present time maintains as high standards as any State in the Union, and has higher standards than a vast majority of the other states. An interesting comparison is with New York, whose educational standards have always been looked upon as being the high ones of the United States. Inasmuch as the New Jersey law requires a compulsory fifth year of education in a hospital, and New York does not, it naturally follows that New Jersey is maintaining even higher standards than New York.

At the present time, in order to practice medicine in New Jersey, a candidate must be a high school graduate and have two years of college work which has included the sciences of chemistry, biology, physics and one foreign language. He must also be a graduate of a class "A" medical school and must have served a year's internship in a hospital approved by the Board. It consequently follows that the standards of New Jersey are high, and the graduate now coming into the State is well qualified to practice his profession.

New Jersey will endorse the license of any State in the Union, provided, the candidate has all of the other educational requirements of the New Jersey statute. In this regard New Jersey is again a pioneer. As a result of this principle of endorsement rather than a strict idea of reciprocity, the New Jersey license is accepted by practically every sister state. The New Jersey license, earned by examination, therefore, becomes a very valuable document, and is even more valuable than the National Board diploma, inasmuch as the diploma is only recognized by about thirty-eight states at this time.

The Board has consistently maintained high standards of licensure and one gratifying evidence of the strict regulation of the Board was found at the time of the diploma mill scandal in 1923, which completely upset the states of Connecticut and Missouri, and

several other states. New Jersey came out, in that particular scandal, 100% clean.

In passing it might be interesting to note that New Jersey was the first State in the Union to make any attempt at classifying hospitals. This effort was brought about by the Medical Society of the State of New Jersey and ante-dated the movements of the American Medical Association and the American College of Surgeons.

In matters medical, we have every reason to be proud of our State.



CHAPTER LXI.

NEW JERSEY IN LITERATURE—WALT WHITMAN.

By Charles H. Whitman, Ph. D.,

Professor of English, Rutgers University.

The best critical opinion has come to regard Walt Whitman as the first of American poets, and his reputation today is probably greater in England than on this side of the Atlantic. Oddly enough, although he is known as the poet of democracy, and although he wrote for the most part of and for the common man, he is appreciated far more by the intelligentsia than by the *hoi polloi*.

Walt Whitman was born in Huntington, Long Island, in 1819, of Puritan and Dutch stock. There were many children in the family, several sickly, and one feeble-minded. When he was born, his father, a carpenter and builder, removed to Brooklyn. The boy left school at the age of eleven and worked successively in the offices of a lawyer, a doctor, and a printer. Then he taught school for a while, and finally started a country newspaper in the town of his birth. During the next sixteen years he lived a somewhat vagrant life, trying many occupations. He worked on various New York newspapers, contributed short stories (that were in no way distinguished) to the *Democratic Review*, the best literary journal of the day (that numbered Poe and the New England poets among its contributors), was an editor of the *Brooklyn Eagle*, went to New Orleans for a brief experience on the staff of the *New Orleans Crescent*, returned to Brooklyn to his father's home, wrote, lectured, and assisted his father in the building and selling of small houses.

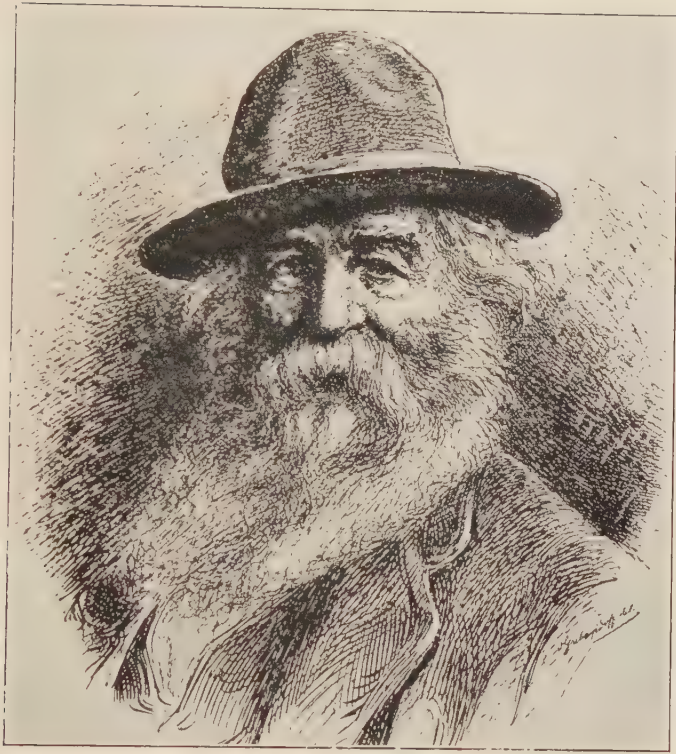
When apparently well on his way to success as a contractor and builder, he suddenly abandoned this field in order to bring to completion a book of poems that he had long brooded over. In 1855 this volume—the famous “Leaves of Grass”—appeared. He himself set the type in a Brooklyn printing office, and issued an edition of 800 copies. The book did not sell, however, and few recognized in it the emergence of a new and powerful figure in the field of American letters. The free rhythms and the startling sexuality of certain of the poems either perplexed or antagonized its readers. Emerson was one of the very few Americans who appraised the book at its true value, and his words of approval were balm to the soul of the author. The tribute has often been quoted: “I find it the most extraordinary piece of wit and wisdom that America has yet contributed.” When the second edition appeared this tribute was printed on the cover, much to the discomfiture of Emerson, who did not relish acting as sponsor to a poet who ran so much to nudities.

After the Civil War broke out he went to the front to care for his wounded brother; on his return he stopped in Washington and there settled down as a volunteer nurse, living a simple life in a garret, and using his money chiefly for gifts for the soldiers. He performed a splendid service as

a nurse, and was greatly beloved by hundreds of wounded soldiers who came to regard his hospital visits as the great event of the day. During this period he made many friends; among others Peter Doyle, a horse-car conductor, whom he loved as a son; W. D. O'Connor, John Burroughs, and John Hay. The war over, he secured through influential friends a government clerkship, and remained in Washington. His chief, the Secretary of the Interior, one day found a copy of "Leaves of Grass" in his desk, as the story goes, and was so shocked by the character of some of the poems that he dismissed him. To consider this, however, as the sole reason for Whitman's dismissal would be to fail to take into account the need of economy, which undoubtedly existed in the Department of the Interior at the close of the Civil War. His friend O'Connor came valiantly to Whitman's defence in a pamphlet, "The Good Gray Poet," and as a consequence he secured another position, this time in the Attorney General's office. But his health, shattered by his heroic service as a nurse, now gave way; in 1873 he suffered a stroke of paralysis that compelled him to resign his position and seek refuge at his brother's house in Camden, New Jersey. He was then only fifty-four, and although he rallied and lived for nineteen years longer, he was always a semi-invalid. He spoke occasionally at public gatherings in New York and Philadelphia, and traveled to Canada and as far west as the Rocky Mountains. In 1884, through the help of admirers, he purchased a little house in Camden, and there he lived to a serene old age, surrounded by friends (among whom was Horace Traubel, his biographer). Here, too, he was visited often by the leading men of letters of America and of Europe. He died in 1892 at the age of seventy-three, and was buried in Harleigh Cemetery, Camden, in a tomb that he himself had dug in the hillside.

In a recent biography by Cameron Rogers, Whitman is styled "The Magnificent Idler." To be sure in his earlier years he spent not a little time loafing about the harbor sides and along the streets of New York, consorting with longshoremen, ferry boat pilots, and bus drivers, but he idled to some purpose, for during these years when he was watching others work he came to have a rare understanding of the heart of the common people, and stored up a wealth of impressions that he was later to turn to good use in many a poem.

The two things that for a long time have tended to obstruct our view of his genuine merits are the quarrel over free verse, and the unconventionality of his moral views—which were anathema to a Puritan generation. The poems of his which once gave offense because of their frank discussion of sex seem, in the light of certain of the shameless revelations of recent literature, quite tame. For my own part, while deploring Whitman's lack of reticence (at times he seems to be utterly unashamed of soul and of body), I have come to believe that his offense is fundamentally one of taste rather than of morals, and that his frank apotheosis of physical love is far less dangerous than the innuendoes and suggestiveness of writers who attempt to conceal their grossness under a thin veil. In his earlier poems he emphasized the importance of the body in the scheme of existence, but after the Civil War had disciplined his physical and emotional resources, he became the poet of the larger life,



WALT WHITMAN

and eloquently asserted the supremacy of the soul. With him henceforth, as with Browning, the soul was the thing.

As evidence of a conscious plan for a shifting of emphasis from the physical to the spiritual, we have the statement in a footnote accompanying the preface to the 1876 edition of "Leaves of Grass." In it Whitman says: "It was originally my intention, after chanting in "Leaves of Grass" the songs of body and existence, to then compose a further equally needed volume, based on those convictions of perpetuity and conservation which, enveloping all precedents, make the unseen soul govern absolutely at last."

There was a strong vein of the histrionic in Walt, and he was prone to speak in a large and cosmic way. One suspects indeed that his words were often bigger than himself. He has been called a thoroughgoing egotist, and certainly the excessive use of the personal pronoun *I* in both prose and verse would appear a sufficient basis for the allegation. To some, however, this egotism seems to be more apparent than real; not infrequently the offending *I* plainly refers not to the poet himself but rather to the typical democrat. Such is the proper interpretation of the following passage:

One's self I sing, a simple separate person
 Yet utter the word Democratic, the word En-Masse.

 Of life immense in passion, pulse, and power,
 Cheerful, for freest action form'd under the laws divine,
 The modern man I sing.

Although Whitman was a man of strong feelings, and wrote at times in a mood of spiritual exaltation, too many of his poems are made up of rudimentary material unfused by emotion, and annoyingly didactic—there was something of the preacher about Walt. Frequently the tiresome cataloguing of details often quite unrelated reads like a page from a dictionary or the first crude jottings in a reporter's notebook. And yet it must be confessed that they are often impressive through their sheer cumulative power, as they surge from mood to mood. This cataloguing-tendency is of the very essence of Whitman's art, and is no doubt largely due to his desire to include the whole world within the compass of his poetry. Individual phrases and lines emerge from the pages to stir one with their beauty, and many a title reveals a felicity of expression that makes them ever memorable. Such are: "Out of the Cradle Endlessly Rocking"; "When Lilacs Last in the Dooryard Bloom'd"; "With Husky-Haughty Lips, O Sea"; "As Toilsome I Wandered Virginia's Woods."

Up to 1850 his literary work was quite conventional in character; yet in five years' time he had developed a style of marked individuality, and had written a series of original poems in free rhythms that initiated a new movement in American poetry. It is difficult to account satisfactorily for this sudden burgeoning. A plausible explanation of the change in him (apparent in about his thirty-fifth year), is to be found in the internal evidence of his

poetry (particularly in the fifth stanza of "The Song of Myself"), to the effect that he experienced an entire shift of consciousness—the result of a transcendent illumination.

The evolution of "Leaves of Grass" (first published in 1855, and afterwards republished ten times with additions and corrections) will always remain something of a problem. The appearance of the book was as important an event in the literary history of America as was the publication of the "Lyrical Ballads" in the literature of England. "Leaves of Grass" was the supreme achievement of Whitman's literary career—his "Bible," as Carlyle would have called it. When the final edition appeared he said of it: "I look upon 'Leaves of Grass,' now finished to the end of its opportunities and powers, as my definitive *carte visite* to the coming generation of the New World." The essence of it has nowhere been more perfectly summed up than by Bliss Perry: "The starting-point of the book is a mystical illumination regarding the unity and blessedness of the universe, an insight passing understanding, but based upon the revelatory experience of love. In the light of this experience, all created things are recognized as divine. The starting-point and center of the Whitman world is the individual man, the 'strong person,' imperturbable in mind, athletic in body, unconquerable, and immortal. Such individuals meet in comradeship, and pass together along the open roads of the world."

Whitman is generally regarded as the father of the free verse movement, and his influence is visible in the works of many of the practitioners of this particular form. His free rhythms seem to have been a natural evolution of his impassioned manner of speech, conforming closely to the contours of his mind. It should be pointed out, however, that as time went on his verse became increasingly metrical, little by little approaching the hexametric in form. His ability to use the more conventional rhythms is abundantly attested by "Captain, My Captain," perhaps the most popular of all the poems written in memory of Lincoln. His admiration for Lincoln is revealed in a series of poems, one of which, "When Lilacs Last in the Dooryard Bloomed," represents the supreme expression of the most considerable elegiac gift of the period. In this poem he interweaves with powerful effect several themes—"the lilac blooming perennial and drooping star in the west," the song of the hermit thrush, and the coffin passing through the night—just as a musician combines motives in the involutions of a fugue.

The theme of death is one on which Whitman dwelt with great persistence. This is the pervading motive of that splendid rhapsody, "Out of the Cradle Endlessly Rocking," perhaps the most personal and passionate of Whitman's poems, inspired as it is by a boyhood memory of the death of a mockingbird and the plaintive singing of her lonely mate:

O you singer solitary, singing by yourself, projecting me,
O solitary me listening, never more shall I cease perpetuating you,
Never more shall I escape, never more the reverberations,
Never more the cries of unsatisfied love be absent from me,

Never again leave me to be the peaceful child I was before what
 there in the night,
 By the sea under the yellow and sagging moon,
 The messenger there arous'd, the fire, the sweet hell within,
 The unknown want, the destiny of me.

It should be said, however, that it was Whitman's characteristic as a "caresser of life" that led him always to approach death in the spirit of affirmation. Many of his poems on this theme are bardic glorifications of death. The general tone of his poetry is one of great cheerfulness and hopefulness. His optimism is that of a man of abounding physical and mental vigor, whose poetry and person irradiate a health-giving magnetism.

Like Charles Lamb, Whitman was a lover of cities, and felt himself brother to the men and women who thronged their streets; yet he was lover too of the lakes and rivers and hills of his native land, and he is the leading American poet of the sea. His vagabond spirit responded wholeheartedly to the lure of the open road. Although he liked crowds, there was a vein of silence in him, that demanded now and then the great open spaces, the chance to loaf and invite his soul.

Afoot and light-hearted I take to the open road,
 Healthy, free, the world before me,
 The long brown path before me, leading wherever I choose.

Religious passion was strong in Whitman, although his spirit was too independent to confine itself within the limits of any creed. He possessed "a chronic mystic perception," and his transcendental philosophy (inspired to some degree by Emerson) was tinged with certain elements of Orientalism, of which he had apparently but a superficial knowledge. The core of his mysticism he has summed up for us thus: "For I hear and behold God in every object, yet understand God not in the least."

Although Whitman is remembered chiefly for his poetry, he left behind him a considerable body of splendid prose, which deserves to be better known, since it throws new light upon his many-sided personality. The most important of his prose works is "Democratic Vistas," often compared, as a declaration of independence, with Emerson's epoch-making work, "The American Scholar." This work reveals Whitman as a keen and forceful critic of American character and American letters. While he lays a devastating finger on the complacency, the superficiality, the sentimentalism, the hypocrisies of American life, he also formulates an inspiring national creed, which has been thus summarized: "The newness of America; the unity of America; the solidarity of America with all countries of the globe."

In the early forties Whitman wrote a number of mediocre short stories and a novel, "Franklin Evans," or "The Inebriate," a sentimental, moral, and melodramatic tale, published in 1842. These experiments in fiction evidently convinced him that he had no particular aptitude for this literary type, for, as far as is known, he made no further effort to cultivate it.

While we are at times prone to criticize Whitman for his coarseness, his lack of reticence, his overemphasis of the nudities, we cannot withhold our admiration for his masculinity, his patriotism, his humanitarianism, as we note the wholesome and liberating influence he has exerted upon the literature of America and Europe.



CHAPTER LXII.

WRITERS OF NINETEENTH AND TWENTIETH CENTURIES.

By Charles H. Whitman, Ph. D.

Frank Edward Allen, a genuine Jerseyman, was born at Newark in 1885, and now lives at East Orange. He has been a reporter, editor of several magazines, and editor for Longmans, Green and Company, publishers. He is a frequent contributor to *Scribner's*, the *Century*, *Country Life*, and other journals. Among his published works are: "Guide to the National Parks of America" (1915); "Keeping Our Fighters Fit" (1918).

Lyman Whitney Allen was born in St. Louis in 1854, and was educated at Washington University, St. Louis, and at Princeton Theological Seminary; from 1889 to 1916 he was pastor of the South Park Presbyterian Church, Newark, resigning his pastorate to devote himself entirely to literary pursuits. In 1895 he won the *New York Herald's* Thousand Dollar Prize for a poem on Abraham Lincoln. He has a gift for writing verse for occasions, and is often called upon to furnish an ode for memorial celebrations. The official ode that he wrote for Newark's 250th Anniversary, in 1916, beginning "Great city of our love and pride," strikes a note of lofty idealism. Among his published volumes are: "The Parable of the Rose and Other Poems" (1908); and "The Triangle of Love" (1910).

Fred Clare Baldwin was born in Towaco, New Jersey, in 1860, graduated from Drew Theological Seminary, filled pastorates in Newark churches, and then became minister of the Calvary Methodist Episcopal Church, of East Orange, retiring after a service of nineteen years to become superintendent of the Newark District. He still lives in East Orange. Mr. Baldwin is well known as a lecturer and writer, two of his best books being "The Life Melodious," a collection of poems, and "The Homing Instinct," a series of essays. His love for his native State is embodied in the poem "New Jersey," which Eugene R. Musgrove has chosen to head his collection of "Poems of New Jersey."

James Baldwin was born in Hamilton County, Indiana, in 1841, and died at East Orange in 1915. He taught for a time, was connected with Harper and Brothers and the American Book Company in an editorial capacity, and edited many books for the schools. He was also a frequent contributor to the magazines. Among his books are: "The Story of Siegfried" (1882); "The Book Lover" (1884); "The Conquest of the Old Northwest" (1901); "The Story of Liberty" (1919).

James Barnes, editor, has for some years resided at Princeton. He was born at Annapolis, Maryland, in 1866. In 1891 he took a degree at Princeton University. He has in time past served on the editorial staff of

Scribner's Magazine and *Harper's Weekly*, and as literary editor for Appleton and Company. During the World War he saw service both in this country and abroad. Among his books are: "For King or Country" (1895); "David G. Farragut" (1899); "The Clutch of Circumstance" (1908); "Rifle and Caravan" (1912).

Clara Barton (1830-1912), famous philanthropist, was a teacher in her early life and founded various free schools in New Jersey. She taught the first free school in the State, at Bordentown, in 1853. Among her published works are "A History of the Red Cross" (1883), and "A History of the Red Cross in Peace and War" (1898).

Konrad Bercovici was born in Roumania in 1882, and came to the United States in 1916 to enter upon the career of a writer. Some of his works in the field of fiction, notably "The Volga Boatman," a novel (1926), and the collections of short stories "Dust of New York" (1919) and "Singing Winds" (1926), are highly regarded. He lives at Scotch Plains.

Alexander Black, editor, was born in New York City in 1859, and now lives in Orange. Among his published books are the following: "Photography Indoors and Out" (1894); "Miss America" (1898); "Jo Ellen" (1923); "American Husbands" (1925).

Hugh Black, theologian, was born in Rothesay, Scotland, in 1868, was educated at the University of Glasgow, and came to this country in 1906 to take the chair of practical theology at Union Seminary, New York City—a position he still occupies. He maintains a residence at Upper Montclair. He has published many books on ethical and cultural themes which have attained great popularity—such as "Friendship" (1898); "Culture and Restraint" (1900); "The Practice of Self-Culture" (1904); "Happiness" (1911).

Joseph Bonaparte (1768-1844), exiled king of Spain, and brother of Napoleon Bonaparte, lived at Point Breeze, near Bordentown, from 1816 to 1839, and is said to have written his "Memoirs" during his residence there.

Sarah Jeannette Brigham, artist and author, was born at Manchester, New York, in 1835, and now lives at Ocean Grove. Her publications include: "Under Blue Skies" (color book) (1886); "Leopold and His Wheel" (1896); "In Daisy Time" (1896); "The Pleasant Land of Play" (1898). Mrs. Brigham has contributed for years to juvenile magazines, and has written a series of books for children.

Augusta Cooper Bristol, poet and educator, was born at Croydon, New Hampshire, in 1835, and died at Vineland in 1910. She published the following books: "Poems" (1868); "The Philosophy of Life and Other Poems" (1895); "A Spray of Cosmos" (1904).

Van Wyck Brooks, one of the leading critics of the day, has for some years been devoting all his time to literary pursuits. Born at Plainfield in

1886, he took his A. B. at Harvard in 1907, was associated for a time with Doubleday, Page, and Company, and the Century Company, taught English for a couple of years at Leland Stanford, and from 1920 to 1924 was associate editor of the *Freeman*. His critical writing is an exemplification of his theory that "True criticism . . . regards a work of art . . . as a specimen to be investigated dispassionately, intellectually, in its relation both to art and life." Among his published works are "America's Coming-of-Age" (1915); "The World of H. G. Wells" (1915); "The Ordeal of Mark Twain" (1920).

James Munroe Buckley, born at Rahway in 1836, Methodist minister and journalist, at one time editor of the New York *Christian Advocate*, wrote the following books: "Two Weeks in the Yosemite Valley"; "Christians and the Theatre"; "The Land of the Czar and the Nihilist."

Charles Livingston Bull, artist, illustrator of magazine articles and of books, has contributed many stories to the magazines, and is the author of "Under the Roof of the Jungle" (1911). He lives at present at Oradell, New Jersey.

Henry Cuyler Bunner, born in Oswego, New York, in 1855, began his career as a business man in New York City, but soon abandoned it to enter the field of journalism. He lived for many years at Nutley, and died there untimely in 1896. A complete edition of his poems edited by Brander Matthews appeared that very year. Although he did some serious work, he is remembered chiefly for his varied contributions in prose and verse to *Puck*, of which for ten years he was editor-in-chief. His *verse de société* is at its best characterized by delicacy and lightness of touch, and by a delightful sense of the absurdities of life. Beneath the grace that is invariably present in his verse, not infrequently can be detected a vein of real feeling. Among his works are "Airs from Arcady and Elsewhere" (1883); "Nadoc Pine and Other Stories" (1891); "Jersey Street and Jersey Lane" (1896). The opening lines of "The Way to Arcady" are characteristic:

Oh, what's the way to Arcady,
To Arcady, to Arcady;
Oh, what's the way to Arcady,
Where all the leaves are merry.

Amelia Josephine Burr (Mrs. Carl H. Elmore), was born in New York City in 1878, graduated from Hunter College, and adopted literature as a profession. Her writings include novels, plays, and verse. The titles of some of her books are: "In Deep Places" (verse) (1914); "Hearts Awake" (verse) (1919); "Little Houses" (1920); "The Three Fires" (1922).

(Maxwell) **Struthers Burt**, popular novelist and short story writer, has for some years made his home in Princeton, spending his summers at Bar B. C. Ranch in Wyoming, of which he is part owner. Born at Philadelphia in 1882, he was educated at Princeton and Merton College, Oxford, served as reporter on the *Philadelphia Times*, and later was instructor in English at

Princeton. During the war he was for a time in the air service. In 1913 he married Katherine Newlin, of Fishkill-on-the-Hudson, who has herself published several novels. Although Mr. Burt has written both poems and essays, he is known chiefly for his novels, "The Interpreter's House" (1924) and "The Delectable Mountains" (1927), and for his clever short stories. His autobiography, "The Diary of a Dude-Wrangler," came out in 1924.

Richard Eugene Burton, educator and man of letters, has for the past few years been making his home at Englewood. Born in Hartford, Connecticut, he took his A. B. at Trinity College, and his Ph. D. at Johns Hopkins in 1888. He then taught English at various universities, with intervals devoted to editorial work, and in 1925 resigned his position as head of the English Department of the University of Minnesota to devote all his time to literature. He is widely known as a lecturer, and as a critic of the drama. His volumes of verse are: "Dumb in June" (1890); "Lyrics of Brotherhood" (1899), and "Message and Melody" (1903). Other titles are: "Life of Whittier" (1900); "Bernard Shaw" (1916); "Charles Dickens—How to Know Him" (1919); "American Drama" (1926).

George Agnew Chamberlain, novelist and magazine writer on social and economic subjects, was born in San Paulo, Brazil, in 1879, took a special course at Princeton, and served in the consular service in Brazil and Mexico City, resigning in 1919. At present he lives at Bridgeton. His recent books are: "The Lantern on the Plow" (1924); "The Great Van Suttart Mystery" (1925); "Man Alone" (1926).

William Lawrence Chittenden, "poet-ranchman," was born in Montclair in 1862, and has lived in Texas, Maine, and Bermuda. In 1887 he started the ten thousand acre Chittenden cattle ranch at Anson, Texas. His published verses include: "Ranch Verses" (1893); "Bermuda Verses" (1909). His present winter address is New York City.

William Montgomery Clemens, editor, historian, genealogist, and novelist, was born at Paris, Ohio, in 1860, and now lives at Pompton Lakes. Among his books are: "Life of Mark Twain" (1891); "Life of Roosevelt" (1898); "The Gilded Lady" (1903); "House of the Hundred Doors" (1906).

Grover Cleveland—Although Grover Cleveland was not primarily a writer, the high quality of certain of his State papers and speeches entitle him to a modest niche in the literature of his native State. He was born in Caldwell in 1837, and after his retirement from the Presidency settled down in Princeton, living there until his death in 1908. He was for many years a trustee of Princeton University, and delivered a series of lectures at the university, the substance of which is to be found in "Presidential Problems," published in 1904. His public papers, albeit a bit ponderous, are carefully wrought, and reveal a flair for epigrammatic and witty statement. As a phrase maker he ranks with two other Presidents—U. S. Grant and Woodrow

Wilson. Some of his sayings, such as "Party honesty is party expediency," are not infrequently quoted today. It is said that an episode in Cleveland's career inspired Paul Leicester Ford to write his novel, "The Honorable Peter Sterling."

Jean Carter Cochran was born at Mendham, New Jersey, in 1876, and now lives at Plainfield. She has written the following books: "The Rainbow in the Rain" (1912); "Foreign Magic" (1919); "The Bells of the Blue Pagoda" (1922); "Church Street" (1923).

Abraham Coles, eminent as surgeon and scholar, born in Scotch Plains, New Jersey, in 1813, resided for many years in Newark, and died in Monterey, California, in 1891. A bronze bust of Dr. Coles stands in Washington Park, Newark. He published several volumes of poems, and made many translations from the classics. The work for which he is most widely known is the volume containing thirteen original translations of the famous Latin hymn, *Dies Irae*, that came out in 1859.

Alice Ross Colver (Mrs. Frederick R.), born in Plainfield in 1892, now makes her home in Tenaflly. In addition to the "Babs" books and other stories for children, she has written several novels—"The Dear Pretender"; "If Dreams Come True"; "Under the Rainbow Sky."

Christopher Powell Connolly is a practicing lawyer of Newark. He has at times contributed important articles to the magazines—notably, the "Story of Montana," for *McClure's* (1906-07); "Big Business and the Bunch" for *Everybody's Magazine* (1912); the story of the trial and conviction of Leo Frank for *Collier's Weekly* (1914). He was born at Nappingers Falls, New York, in 1863, and now lives at East Orange.

Stephen Crane—Joseph Conrad once said of Crane: "What I discovered very early in our acquaintance was that Crane had not the face of a lucky man." It was an acute observation, for Crane, neurotic, intense, ill-organized, improvident, possessed of a demonic restlessness that drove him from one thing to another, never attained to any clear understanding of himself, and was marked for an early death. Yet in his brief span of thirty years he wrote a few things that the world will not willingly let die, and left an indelible impress upon American letters. In 1920, fifty years after his death, a memorial tablet was placed upon the wall of the Newark Public Library with this inscription: "He attained before his untimely death international fame as a writer of fiction. His novel, 'The Red Badge of Courage,' set a model for succeeding writers on the emotions of men in battle. His verse and his delightful stories of boyhood anticipated strong later tendencies in American literature. The power of his work won for him the admiration of a wide circle of readers and critics." The Stephen Crane Association has been established to perpetuate his memory.

Born in Newark in 1871, the fourteenth child of the Rev. Jonathan Townley Crane, he attended Lafayette College and Syracuse University for

brief periods, became a war correspondent for the *New York Journal*, seeing service in Greece and in Cuba, and married a southern girl considerably older than himself. He knew what poverty meant, and was often in financial difficulties; his last years were spent in London, where he entertained more lavishly than his finances warranted. He died in the Black Forest, Germany, in 1900, and was buried in Evergreen Cemetery, Newark.

Although an expert in the gentle art of making enemies, he had a number of close friends, among others Joseph Conrad, Hamlin Garland, James Huneker, and Richard Harding Davis. He hated sham and hypocrisy as bitterly as did Carlyle, and he was merciless in his condemnation of writers who seemed to him insincere. Robert Louis Stevenson was one of his pet aversions.

In his Bohemian days he was a frequenter of the Bowery, in New York, and treasured up a fund of knowledge of the slums that he drew upon for his first important novel, "Maggie, a Girl of the Streets," perhaps the first ironic novel in American literature. Fame came to him with the publication, in 1895, of "The Red Badge of Courage," a novel of the Civil War, which won for him an international reputation. In spite of his fervent, romantic nature, Crane's conception of war was thoroughly realistic; he chose for the hero of his war novel a quite unheroic recruit and carefully avoided the grand style. Crane knew nothing about war at first hand, and was too indolent to spend much time in collecting material, yet he succeeded in making the battle scenes wholly convincing, revealing an astonishing command of visual description, and a unique and exquisite faculty of disclosing an individual scene by an odd simile.

Crane was prolific and versatile; he wrote a number of stories for boys and girls, and published two slim volumes of verse: "The Black Rider and Other Lines" (1895), and "War is Kind" (1899), in which he experimented with free rhythms, anticipating the imagist poets of a little later day. There is an epigrammatic quality about some of his shorter poems that is strongly suggestive of Emily Dickinson. Such is the following:

A man said to the universe:
"Sir, I exist!"
"However," replied the universe,
"The fact has not created in me
"A sense of obligation!"

What will be Crane's ultimate place in American literature cannot now be determined. In any event it may be said that his work was greater in its promise than in the achievement.

Mary Catherine Crowley, lecturer, editor, and frequent contributor of poems and stories to the magazines, was born in Boston, and died at Ridge-wood in 1920. Some of her titles are: "Merry Hearts and True" (1889); "An Every Day Girl" (1906); "A Daughter of New France" (1901); "In Treaty With Honor" (1906).

Mary Stuart Cutting, who was born in New York in 1851, began to contribute verses to *Lippincott's Magazine* when but a child, and continued to write stories and poems for the leading American magazines up to the time of her death, which occurred in 1924 at her home in Orange. The titles of some of her books are: "Heart of Lynn" (1904); "The Wayfarers" (1908); "The Refractory Husbands" (1913).

John Cotton Dana, although not primarily a literary man, did considerable writing in connection with his work as librarian of the Newark Public Library, and hence deserves a place in this record. His death, in 1929, removed one of the most prominent figures in the library world of America, whose influence on library management extended far beyond the limits of his adopted State. Born in Woodstock, Vermont, in 1856, he followed both law and engineering before entering the library field. He made numerous contributions to magazines during the twenty-two years of his wise conduct of the Newark Library, and published as well several volumes, among others: "Libraries, Addresses and Essays" (1914); "American Art" (1914); "Suggestions" (1921).

Coningsby Dawson was born in England in 1893, and came to America in 1905 with his father, William James Dawson. After doing some literary work, he joined a Canadian Division, in 1916, and remained with it until the war was over. Then, after a prolonged study of European reconstruction problems, he lectured on the results of the war in nearly every State in the Union. At present he is living in Newark. His published works include poetry, criticism, and novels. The titles of some of his works are: "The Worker and Other Poems" (1906); "The Glory of the Trenches" (1918); "The Little House" (1920); "The Coast of Folly" (1924).

William James Dawson, born at Towchester, England, in 1854, held pastorates in London and elsewhere before coming to America. In 1905 he became pastor of the Old First Presbyterian Church of Newark, and occupied its pulpit until his death in 1929. A prolific writer, he wrote some twenty-five volumes in the fields of religion, criticism, lyrical and dramatic poetry. His works include: "The Vision of Souls" (poems) (1884); "Poems and Lyrics" (1893); "The Life of Christ" (1901); the novels "Robert Shenstone" (1917) and "Chalmers Comes Back" (1919); "Makers of English Poetry" (1890); "Makers of English Prose" (1899); "The Readers' Library" (1909), edited with his son, Coningsby Dawson.

William Henry Steele Demarest, educator and theologian, was born in Hudson, N. Y., in 1863, and graduated from Rutgers University and the New Brunswick Theological Seminary. Ordained minister of the Reformed Church of America, he held pastorates in Walden and Catskill, New York, and from 1901 to 1906 occupied the chair of church history at the New Brunswick Theological Seminary. From 1905 to 1924 he served as president of Rutgers University, and in 1925 accepted the presidency of the New Brunswick Theological Seminary. His writings include articles on historical and theological subjects, and the "History of Rutgers College" (1924).

Philip Robert Dillon of Red Bank was born at Savannah, Georgia, in 1868, and has been long engaged in editorial work. He is a contributor of essays, descriptive articles, short stories, and serials to the magazines, and has published: "The United States Flag" (1917); "American Anniversaries" (1918).

William Dinwiddie, journalist and editor, at intervals a member of the staff of the New York *World*, was born at Charlottesville, Virginia, in 1867, and now lives in Metuchen. He has published: "Porto Rico and Its Possibilities" (1899); "The War in the Philippines"; "The War in South Africa," etc.

George Washington Doane, distinguished Episcopal clergyman, was born in Trenton in 1799, graduated from Union College, studied at the General Theological Seminary, entered the priesthood, and served as assistant pastor of Trinity Church, New York, and as rector of Trinity Church, Boston, whence he was called in 1832 to the bishopric of New Jersey. His interest in education led him to establish St. Mary's Hall for girls and a school for boys in Burlington. He was a fluent writer and left behind him a considerable body of prose and verse. Today he is remembered chiefly as the author of several familiar hymns, notably "Softly Now the Light of Day" and "Fling Out the Banner." He died at Burlington in 1859.

Henry Nehemiah Dodge, born in New York City in 1843, graduated from the Philadelphia Dental College in 1869, and since 1870 has practiced his profession in Morristown. He is the author of several volumes of verse: "Christus Victor" (1901); "The Mystery of the West" (1905), and "John Murray's Landfall." His poem, "Washington's Headquarters," was read before the Washington Association of New Jersey, on February 22, 1895.

Mary Mapes Dodge was born in New York in 1838, the daughter of Professor James J. Mapes, an eminent chemist. Her early womanhood was spent in Newark, where her memory is preserved in the name of a street, Mapes Avenue. In 1873 she became editor of *St. Nicholas*, which under her direction attained a high level of excellence. She wrote many stories and poems, chiefly for children, the best known of which is the novel "Hans Brinker, or the Silver Skates," which was crowned by the French Academy. The poems in the volume "Along the Way" (1879) were written chiefly in Newark. She died in 1905.

Sarah King Wiley Drummond was born at East Orange in 1871, and died in the town of her birth in 1909. The following are her published works: "Poems, Lyrical and Dramatic" (1900); "Alcestis and Other Poems" (1905); "The Coming of Philibert" (1907); "Dante and Beatrice" (1909).

Edward Lawrence Dudley, a practicing lawyer of Camden, has written the following books: "The Isle of Whispers" (1910); "Benjamin Franklin" (1915); "Spriggles" (1919). He was born in Camden in 1878, took his A. B. at Harvard, and studied law at the University of Pennsylvania.

Edward Sylvester Ellis, educator and author of various school texts and juvenile stories, was born at Geneva, Ohio, in 1840, was connected with the schools of Trenton for many years, and died at Upper Montclair in 1916. Some of his books are: "History of Our Country" (1896); "The Story of the World's Greatest Nations"; "History of New Jersey"; "The Deerfoot Series of Juveniles."

Henry William Elson was born in Muskingum County, Ohio, in 1857, and now makes his home at Plainfield. He served as pastor of several Lutheran churches, as professor of history and economics at Ohio University, and as president of Thiel College, Greenville, Pennsylvania, resigning to devote all his time to writing and lecturing. Mr. Elson has written many volumes on historical subjects, particularly on the history of the United States. Some of his best known books are: "Side Lights on American History" (1889-90); "Elson's History of the United States" (1904); "A Guide to American History" (1911); "United States—Its Past and Present" (1925).

Thomas Dunn English—Although Thomas Dunn English was a practicing physician, he was, nevertheless, a prolific writer of novels, poems, plays, and short stories. His posthumous fame rests almost entirely on the sentimental ballad "Ben Bolt," which has been sung over the length and breadth of the land. He was born in Philadelphia in 1819, graduated from the University of Pennsylvania Medical School, and in 1856 settled at Fort Lee, New Jersey; in 1878, he removed to Newark and lived there until his death in 1902. He was active in politics, serving two terms in the New Jersey Legislature and two terms in Congress. Among his poems are numerous patriotic ballads, some of which, notably "The Battle of Monmouth," "Philip Kearney," and "Assunpink," deal with New Jersey history. He was an intimate friend of Edgar Allen Poe and Nathaniel Parker Willis.

Roswell Martin Field, born at St. Louis in 1851, was educated at the University of Missouri, and has been engaged in journalistic work in various American cities. He now lives at Morristown. He has written: "In Sunflower Land" (1892); "Echoes from the Sabine Farm" (with Eugene Field) (1891); "The Bondage of Ballinger" (1903); "Madeline" (1906).

Joseph Fulford Folsom, poet and historian, was born in Bloomfield, and has been since 1904 pastor of the Clinton Avenue Presbyterian Church, Newark. He is recording secretary of the New Jersey Historical Society, and a member of the editorial staff of the Newark *Sunday Call*. Of his numerous poems dealing with New Jersey life and scenery, perhaps the best known is the stirring ballad of Daniel Bray, who, in December, 1776, collected the boats in which Washington crossed the Delaware. In 1912, Mr. Folsom edited a history of Bloomfield, and himself contributed three chapters to the work.

Bertie Charles Forbes, financial expert, editor, and publisher of *Forbes Magazine*, was born in Scotland in 1880, and now makes his home in Englewood. Some of his books are: "Men Who Are Making America" (1917); "Keys to Success" (1919); "Teamwork" (1922); "Men Who Are Making the West" (1923).

Waldo (David J.) Frank, novelist, born at Long Branch in 1889, was educated at Yale, taking both his A. B. and A. M. degrees in 1911, then worked for several years on New York newspapers. In 1916 he helped to establish the *Fine Arts Magazine*, and served as editor for a year. Among his novels are "The Unwelcome Man" (1917); "Holiday" (1923); "Chalk Face" (1924).

Alden Freeman, author, philanthropist, political reformer, lived for years in East Orange; during the World War he turned his home into a convalescent hospital for wounded soldiers, and in 1921 gave the Elmwood Park Playground to the city. He was born at Cleveland in 1862, was educated at New York University, and now lives at Miami, Florida. He is the author of "A Year in Politics" (1906); "Forerunners of Woodrow Wilson" (1914).

Mary Wilkins Freeman came of New England Puritan stock, which on her father's side harked back to the grim witchcraft days in old Salem, Massachusetts. She was born in the decaying Puritan town of Randolph, near Boston, in 1867. Her education was obtained in the schools of Randolph and at Mount Holyoke Seminary. Ill health, the early deaths of her mother and sister, and the consequent necessity of caring for an invalid father, threw her back upon herself, and she became something of a recluse. After a time she began to write short stories, and was fortunate enough to place some of them with *Harper's Magazine*. Her first real recognition came from England, but with the publication of the two collections of short stories, "A Humble Remonstrance" (1887) and "A New England Nun" (1891), her reputation became firmly established in America. Although she continued to pour out stories for many years thereafter, she never again quite attained to the high level of these two volumes, which are regarded today as among the classics of American literature.

In 1902, she was married to Mr. Charles M. Freeman, and made her home in Metuchen until her death on March 13, 1930. Even though she later wrote some stories with a New Jersey background, her work remained essentially New England in character. Mrs. Freeman at times essayed the novel, notably in "Pembroke," a study of stubbornness, but she found her most congenial medium in the briefer compass of the short story. Realistic in her method, she treated with unsparing fidelity the lives of simple country folk, in a style severe and unornamented, picked clean of all verbiage. Her backgrounds are rather lacking in richness, since it was largely human nature that interested her. It must be confessed that her stories are not particularly cheerful, for they are apt to stress the narrowness and limitations of the farmer's lot. They are, however, not infrequently lightened by a homely philosophy, and a love that transcends and ennobles suffering and poverty.

Jessie Peabody Frothingham was born in Boston, and lives at present at Princeton. She contributes verse and stories to the magazines, and has published: "Sea Fighters from Drake to Farragut" (1902); "Sea Wolves of Seven Shores" (1904); "Running the Gauntlet" (1906); "Success in Gardening" (1913).

Newton Augustus Fuessle, journalist and advertisement writer, was born at Chicago in 1883, and died at Montclair. He was a frequent contributor to the *Outlook* and other magazines, and published two novels: "The Flail" (1919), "Two Masters" (1920), and a volume of short stories, "Flesh and Fantasy" (1919).

Caroline Macomber Fuller was born at Bangor, Maine, graduated from Smith College in 1895, and now lives at Lakewood. She has written novels, and has composed songs and musical comedies. Among her works are: "Across the Campus" (Smith College Stories) (1899); "Brunhilde's Paying Guest" (1907); "The Bramble Bush" (1911); "All Aboard for Ararat" (1919).

Garet Garrett, a journalist, for many years connected with various New York papers as financial writer and editor, has written the following books: "The Blue Wound" (1920); "The Driver" (1921); "The Cinder Buggy" (1922); "Ouroboros" (1925). He was born at Pana, Illinois, in 1878 and now lives at Tuckahoe.

Theodosia Garrison (Mrs. Frederick J. Faulks) was born in Newark in 1874. At present she is a resident of Short Hills. Her poems, particularly the nature poems, are instinct with powerful feeling which translates itself into a music that sings its way into the heart. Such is "The Sea-Born," the opening stanza of which runs:

Oh, my Heart
To see before we die
The black clouds gather
Like midnight in the sky;
And watch the sea rein back
Her quivering white-maned pack
That instant ere she flings them free
To thunder down the track.

Mrs. Faulks has these volumes of verse to her credit: "The Joy O'Life" (1909); "The Earth Cry" (1910); "The Dreamers" (1919); "As the Larks Rise" (1921).

Katherine Fullerton Gerould, essayist and novelist, has made her home in Princeton since 1914, when she was married to Gordon Hall Gerould, Professor of English at Princeton, who has himself written three novels ("Peter Sanders, Retired"; "Youth in Harley"; "A Midsummer Mystery"). Mrs. Gerould, daughter of a New England clergyman, was born in Brockton, Massachusetts, in 1879, and for ten years was a reader in English at Bryn

Mawr College. In 1900 she won the *Century* contest prize for the best short story.

Mrs. Gerould is a highly individualistic writer and has command of a brilliant and polished style. Her concern with the refinements of language has marked her as of the school of Henry James. Her penetrating studies, drawn from a rich background of social experience, are enjoyed chiefly by the intelligentsia, and are, therefore (to quote the title of one of her essays), "caviar to the general." In addition to various contributions to the magazines, she has written the following novels: "A Change of Air" (1917); "Lost Valley" (1922); "Conquistador" (1923); collections of short stories; "Vain Obligations" (1914); "The Great Tradition" (1915), and "Valiant Dust" (1922); a volume of essays, "Modes and Morals" (1920); and two books of travel, "Hawaii" (1916) and "The Aristocratic West" (1925).

Helen Davenport Gibbons (Mrs. Herbert Adams Gibbons), lecturer and writer, born at Philadelphia in 1882, was educated at Bryn Mawr College and Simmons College; she now makes her home at Princeton. She has contributed to *Harpers* and other magazines, and has published the following books: "The Red Rugs of Tarsus" (1917); "A Little Gray Home in France" (1919); "Paris Vistas" (1919); "Four Little Pilgrims" (1926).

Herbert Adams Gibbons, a prolific writer in the field of modern history and foreign affairs, has for some years made his home at Princeton. He was born at Annapolis, Maryland, in 1880, and was educated at the University of Pennsylvania, Princeton University, and Princeton Theological Seminary. During the World War he acted as correspondent for the *New York Herald*. From 1910 to 1913, he was professor of history and political economy at Robert College Constantinople. He has written many books, among others: "The New Map of Europe" (1914); "The New Map of Asia" (1919); "An Introduction to World Politics" (1922); "America's Place in the World" (1924).

Jeannette Leonard Gilder (1849-1916) won fame as essayist and critic. After leaving Newark she became literary editor, then dramatic and musical critic of the *New York Herald*. In 1881 she founded, with her brother, Joseph B. Gilder, the *Critic*, which she continued to edit until 1896. She published several volumes of essays, as well as "The Autobiography of a Tomboy" (1900), and "The Tomboy at Work" (1900).

Richard Watson Gilder (1844-1909), and his sister Jeannette Leonard Gilder (1849-1916), began their literary careers in Newark about 1864, at a time when the city was something of a literary center. Richard was born in Bordentown in 1844, joined the staff of the *Newark Daily Advertiser* in 1864, and a few years later founded and edited the *Newark Morning Register*. In 1870 he became assistant editor of *Scribner's Monthly*, and when this magazine became *The Century* he was made editor-in-chief, continuing in that position until his death. Probably no man of his day exercised a more potent

influence upon American letters. He was a leader also in humanitarian enterprises that were concerned with civic betterment. He published several volumes of poetry, beginning with "The New Day," in 1875, which is somewhat lacking in virility and robustness; it is delicate, sensitive verse, often tinged with mysticism, always highly finished, but it almost never attains the spontaneity and large lyric utterance of high poetry.

Louis Ginsberg, born in Newark in 1896, was educated at Rutgers and at Columbia, and is at present a member of the English staff of the Paterson High School. From his college days he has been a frequent contributor of verse to magazines, and has published one volume, "The Attic of the Past" (1920). Much of Mr. Ginsberg's work is plainly derivative, but it invariably possesses the singing note, and of late has given promise of greater originality.

Parke Godwin, son-in-law of William Cullen Bryant, was born at Paterson in 1816; he graduated from Princeton, practiced law for a time, and then adopted a literary career. For many years he was associated with the *New York Evening Post*, of which Bryant was the editor. He was also for a time one of the editors of *Putnam's Magazine*. Among his publications may be mentioned: "Democracy, Civic and Constructive" (1844); "Vala: A Mythological Tale" (1851); "Political Essays" (1856); "A Handbook of Universal Biography" (1851); "Cyclopedia of Biography" (1865); "A New Study of the Sonnets of Shakespeare" (1900). He also edited "The Works of W. C. Bryant" in 1884. He passed away in 1904.

Oscar Hunt Von Gottschalck was born in Providence, Rhode Island, in 1865, and lives at present at Hackensack. He has published "Yankee Doodle Gander" (1909); "Gnome Man's Land" (1902); "Lives of the Haunted" (1902).

George Milbry Gould, M. D., was not only a voluminous writer in the medical field, but wrote also works of more general character: "An Autumn Singer" (poems) (1897); "Concerning Lafcadio Hearn" (1908); "The Infinite Presence" (1910). In collaboration with his wife, Laura Stedman Gould, he edited the works of E. C. Stedman and Mrs. Elizabeth C. Kinney. Dr. Gould was born at Auburn, Maryland, in 1848, and died at Atlantic City in 1922.

Laura Stedman Gould, a granddaughter of Edmund Clarence Stedman, was literary assistant to both her distinguished grandfather and her husband, Dr. George Milbry Gould, and literary executor to both. In addition to being co-editor with her husband of the "Life and Letters of E. C. Stedman" (1910); "Genius and Other Essays" (by E. C. Stedman) (1911), and "Italian Reminiscences of Mrs. Elizabeth Clementine (Stedman) Kinney" (1913), she has prepared a "Bibliography of Lafcadio Hearn" (1908), and has made many contributions to the magazines. Mrs. Gould was born in New York in 1881, and now lives at Atlantic City.

Hélène Adeline Guerber, formerly of Nyack, New York, now a resident of Upper Montclair, has published many books of stories and legends, and has edited text-books in French and German. Some of her titles are: "Myths of Greece and Rome"; "Legends of the Rhine"; "Stories of Popular Operas."

Amelia Mott Gummere, a native of Burlington (born 1859), and now living at Haverford, Pennsylvania, is the author of several books on Quakerism: "The Quaker—a Study in Costume" (1902); "Witchcraft and Quakerism" (1908); "The Quaker in the Forum" (1909).

John Habberton was born at Brooklyn in 1842, and later made his home at Westwood, New Jersey. He was in business for a while, and later served on the editorial staff of the *Christian Union*, *New York Herald*, and *Collier's Weekly*. Among his publications are: "Helen's Babies"; "The Jericho Road"; "Country Luck"; "The Tiger and the Insect"; "Budge and Toddie" (1909).

Herman Hagedorn, man of letters and apologist of Roosevelt, was born in New York in 1882, and of late has made his home at Montclair. At one time he owned and conducted a farm in Connecticut. He took his A. B. at Harvard in 1907, and later studied at the University of Berlin and at Columbia. A fervent admirer of Roosevelt, he was one of the founders of the "Vigilantes" in 1916, served as secretary and executive director of the Roosevelt Memorial Association, and has in recent years devoted himself largely to perpetuating the memory of Roosevelt. In 1923-25 he edited the "Memorial Edition of the Works of Theodore Roosevelt." He early achieved a reputation for his plays and pageants, chiefly designed for outdoor production. He is a facile and versatile writer and, while much of his work rises but little above mediocrity, he has, at times, as in the fine sonnet "Doors," attained a high level of excellence. His published works include six volumes of verse and several novels. Some of his titles are: "Poems and Ballads" (1912); "The Heart of Youth" (a play) (1915); "The Rough Riders" (a novel) (1927); "Roosevelt in the Bad Lands" (1921).

Arley Munson Hare (Mrs. James A.) was born at Bridgeport, Connecticut, in 1871, studied at Cornell University, took her M. D. at the Women's Medical College of Pennsylvania, and from 1903 to 1908 was superintendent of a hospital in India. She is author of two books: "Jungle Days" (1913); "Kipling's India" (1915). Her present home is at Passaic.

(Francis) Bret Harte (1839-1902)—Although Bret Harte's name is usually associated with the Great West, because of the fact that most of his stories have a western setting, he was born in Albany, New York, and lived much of his life in the East and in England. New Jersey has but a slight claim to him, but he deserves mention in a literary study of the State, since for three years, from 1873 to 1876, he resided at Morristown. During this period he obtained material for his revolutionary novel, "Thankful Blossom," which is laid in Morristown in 1779. One of his most successful

poems is "Parson Caldwell, of Springfield," which deals with a stirring event of the Revolution—Caldwell, then Chaplain, came to the assistance of the soldiers in the battle of Springfield, New Jersey, furnishing them with hymn books for wadding.

He ran to the church
Broke the door, stripped the pews, and dashed out in the road
With his arms full of hymn-books and threw down his load
At their feet! Then above all the shouting and shots,
Rang his voice,—“Put Watts into 'em,—boys, give 'em Watts.”

Alexander Harvey has done editorial work on various New York papers, and has written several books, including volumes of essays on the Greek dramatists. He was born in Brussels, Belgium, in 1868, and came to America when he was but two years old. He now lives at Hackensack. Some of his books are: "The Toe and Other Stories" (1913); "William Dean Howells" (1917); "Shelley's Elopement" (1919).

(**Nathan**) **Williams Haynes**, editor and writer of stories and magazine articles, was born at Detroit in 1886, and is living at present in West Orange. Among his publications are the following: "Casco Bay Yarns" (1916); "Sandhill Sketches" (1916); "Scottish and Irish Terriers" (1912). He has compiled several volumes of verse on outdoor themes.

Van Campen Heilner, editor and writer on natural history, was born at Philadelphia in 1899, and lives at present at Spring Lake. He has published: "The Call of the Surf" (1920); "Adventures in Angling" (1922); "Beneath the Southern Cross" (1924).

Daniel (Mac Intyre) Henderson was born in Baltimore in 1880, and now maintains his home at East Orange. At various times he has been editorially connected with *McClure's Magazine*, the *New York Evening Post*, and the *People's Home Journal*. Since 1924 he has been on the staff of the International Magazine Company. He writes both prose and verse. In 1917 he won the National Art Club's prize with the stirring poem, "The Road to France." His admiration for Roosevelt is embodied in two works: "Great Heart—The Life Story of Theodore Roosevelt" (1919), and "Jungle Roads and Other Trails of Roosevelt" (1920).

William James Henderson, one of the most distinguished music critics of the day, was born at Newark in 1855, and was educated at Princeton. For a time he was on the staff of the *New York Times*, and since 1902 has been the music critic of the *New York Sun*. Among his books are: "The Story of Music" (1889); "Sea Yarns for Boys" (1894); "The Last Cruise of the Mohawk" (1897); "The Orchestra and Orchestral Music" (1899); "Richard Wagner, His Life and His Dramas" (1901); "The Art of the Singer" (1906); "Early History of Singing" (1921).

Henry William Herbert ("Frank Forrester"), a versatile and voluminous writer, whose published works number one hundred titles, was born in London in 1807, the son of the Dean of Winchester. After graduating

from Oxford, he emigrated to New Jersey in 1839, taught Latin and Greek in Newark, edited the *American Monthly*, devoted himself to various sorts of literary work, living for the last twelve years of his life in a cottage on the banks of the Passaic, called the "Cedars." In 1858, shortly after his second marriage, he took his own life. He wrote poetry, novels, histories, and semi-historical romances, and made translations from the French. He was a lover of nature, and became an authority on the sports of field and stream. He wrote under the pen name of "Frank Forrester" a series of popular books on game and the sports of hunting and fishing. Among his works are the following: "Cromwell" (1837); "The Puritans of New England" (1853); "My Shooting Box" (1846); "Field Sports of the United States and the British Provinces of America" (1848). His complete poems were published in a memorial volume in 1887. ✓

John Grier Hibben, president of Princeton University since 1912, was born in Peoria, Illinois, in 1861, and obtained his education at Princeton University, the University of Berlin, and the Princeton Theological Seminary. He was minister of a church at Chambersburg, Pennsylvania, from 1887 to 1891, and was from 1891 to 1912 a member of the Princeton faculty. He is the author of several books in the fields of logic and philosophy; of "A Defence of Prejudice and Other Essays" (1911), and of "The Higher Patriotism" (1915).

David Jayne Hill, diplomat, author, educator, was born in Plainfield in 1850, and has in recent years made his home in Washington. He was educated at Bucknell, the University of Pennsylvania, and at the universities of Berlin and Paris. In his distinguished career as educator and diplomat he has served as president of Bucknell University and the University of Rochester, and as United States Minister to Switzerland, to the Netherlands, and to Berlin; from 1898 to 1903 he was Assistant Secretary of State. He is a versatile and prolific writer. Among his published works are the following: "Life of Washington Irving" (1877); "Life of William Cullen Bryant" (1878); "Elements of Psychology" (1886); "Social Influence of Christianity" (1888); "A History of Diplomacy in the International Development of Europe" (1905); "Americanism—What it is" (1916); "Impressions of the Kaiser" (1918); "American World Policies" (1920).

Thomas Hill (1818-91)—Thomas Hill, distinguished as educator, theologian, and classical scholar, was one of the foremost of American scientists. His achievements in the field of mathematics have been widely recognized. "He invented several mathematical machines, among which his occulator is of the most importance, and made valuable contributions to the knowledge of curves in simplifying their expression and in discovering new forms." Born in New Brunswick in 1818, he was apprenticed first to a printer and then to an apothecary in his native town. Later he entered Harvard and graduated from the Divinity School in 1845. His ministerial career included pastorates in Unitarian churches at Waltham, Massachusetts,

and at Portland, Maine. Hill was a friend of Louis Agassiz and once accompanied the great naturalist on a trip to South America. He became president of Antioch College in 1859, and served as president of Harvard from 1862 to 1868. Among his many writings the following are perhaps the most important: "Geometry and Faith" (1849); "Curvature" (1850); "Liberal Education" (1855); "Jesus the Interpreter of Nature" (1870); "Statement of the Natural Sources of Philosophy" (1877). He also published two volumes of verse. He died in Waltham in 1891.

Charles Hodge, Presbyterian theologian and historian, is remembered for his lifelong association with Princeton, and for his "Systematic Theology," still regarded as one of the ablest interpretations of Calvinistic doctrine in existence. He was born in Philadelphia in 1797, graduated from Princeton University, immediately joined the faculty, and served as professor of didactic and exegetical theology at Princeton Seminary from 1822 until his death. The list of his published works is a long one, the most important being "Systematic Theology" mentioned above, and "A Constitutional History of the Presbyterian Church in the United States."

Alphonso Alva Hopkins, editor, teacher, and lecturer on literary, temperance, and economic topics, was born at Burlington Flats, New Jersey, in 1843, and died at Cliffside, New Jersey, in 1918. In 1892 he was prohibition candidate for the Governor of New York State. Among his publications are: "Geraldine" (a novel in verse) (1882); "His Prison Bars" (1878); "Sinner and Saint" (1880); "Wealth and Waste" (1896); "The Bugle of Right" (1913).

Laurence Hutton began life as a merchant, then took up the profession of letters, and was for long a leader in the literary activities of New York City, where he was born in 1843. In later life he resided at Princeton, dying there in 1904. He served for a time as dramatic critic of the *New York Evening Journal*, and from 1886 to 1898 he was literary editor of *Harper's Magazine*. His interest in the theatre revealed itself in the editing of the *American Actors' Series*, in the volumes "Play and Players" (1875); in "Curiosities of the American Stage," and in biographies of Leslie Wallack and Edwin Booth, with whom he was associated in the founding of "The Players." His series of "Literary Landmarks" of various European cities has been exceedingly popular. His list of titles runs to over fifty.

Captain Gilbert Imlay—There have been discovered in this country five copies of a book published in England in 1793 that is held to be the first American novel (see *Atlantic Monthly*, October, 1929). The title of it is: "The Emigrants, or the History of an Expatriated Family—Being a Delineation of English manners, drawn from Real Characters, written in America by G. Imlay." It is a "picaresque story of the struggle of the Kentucky, Ohio, and Mississippi River border for the western land of North America, after the American Revolution." According to recent researches, the author, Cap-

tain Gilbert Imlay, was born in Monmouth County, New Jersey, at some time in the 1750's, probably 1754. It is not known just when and where he died, though it is possible that he is to be identified with a Gilbert Imlay who was buried in 1828, at the age of seventy-four, in St. Brelade's Parish in Jersey, one of the Channel Islands.

Adrian Hoffman Joline was a lawyer by profession, but he was a lover of books, and published several volumes during his lifetime. Born at Sing Sing, New York, in 1850, he took his A. B. and A. M. at Princeton, studied at the Columbia Law School, and practiced his profession in New York City. He died at his home in Bernardsville in 1912. His books include: "Meditations of an Autograph Collector" (1902); "The Diversions of a Book-Lover" (1903); "At the Library Table" (1909); "Edgehill Essays" (1910).

John Barrett Kerfoot, born in Chicago in 1860, was graduated from Columbia, and from 1900 to 1918 served as literary editor of *Life*. He has published "Broadway" (1911); "How to Read" (1916); "American Pew-ter" (1929). His home is at Freehold.

Aline (Murray) Kilmer is known as the wife of the poet Joyce Kilmer, but she is also a poet in her own right. Born in Norfolk, Virginia, in 1888, she lived before her marriage, in 1908, at the home of her step-father, Henry Mills Alden, the late editor-in-chief of *Harper's Magazine*, in Metuchen. Later she lived in Mahwah and in New York City; she makes her home at present at Stillwater, New Jersey. After her husband's death, in 1918, she took up lecturing and continued to write verse. All of her poems are strongly lyrical, and her poems about children have a peculiar charm, born of a rare understanding of the child nature. Now and then she strikes a deeper note, as in "Things," with its haunting final stanza:

For life seems only a shuddering breath
A smothered, desperate cry,
And things have a terrible permanence
When people die.

Mrs. Kilmer has published three volumes of verse: "Candles That Burn" (1919); "Vigils" (1921); "The Poor King's Daughter" (1925).

Joyce Kilmer—Among the tragedies of the World War one of the most regrettable was the death of Joyce Kilmer, whose poetic career was snuffed out at the engagement near the River Ourcq, July 28, 1918. He lies in French soil under a white cross in the cemetery of *Fere en Tardenois*.

Born in New Brunswick in 1886, (Alfred) Joyce Kilmer spent two years at Rutgers University, then transferred to Columbia, taking his A. B. in 1906. After graduation he taught Latin for a year in the Morristown High School, and then became an editor, assisting in the preparation of the Standard Dictionary, and finally serving as editor of the *New York Times Magazine and Review of Books*. In 1909 he married Aline Murray, herself a poet (see

above), and lived for several years at Mahwah, New Jersey. A convert to Catholicism, his conception of the militant Christian led inevitably to his enlistment as a private in the 105th Infantry of New York City shortly after America entered the war. He was a sergeant when he met his rendezvous with death.

Joyce Kilmer had an engaging personality and possessed an unusual capacity for friendship, as numerous tributes to him in prose and verse abundantly testify. It may be that the charm of his personality, and the romantic character of his death have somewhat obscured his defects as an artist, but he had the stuff of poetry in him, and he gave promise of still greater achievement, with the further ripening of his powers.

Much of his work is journalistic in character, and does not possess qualities of permanence. His early poems are too strongly reminiscent of other poets, too self-conscious, with a simplicity more studied than spontaneous. His fame is likely to rest upon a small group of lyrics that reveal his sensitiveness to nature, a warmly human note, a freshness and simplicity that impress one as genuine.

His poetry is found chiefly in three volumes: "Summer of Love" (1911); "Trees and Other Poems" (1914); "Main Street and Other Poems" (1917). "Trees" is one of the most popular and oft-quoted of American poems, expressing at it does the humility of the poet before the beauty of the natural world, in such lines as:

Poems are made by fools like me,
But only God can make a tree.

"Trees" and other poems of his have been set to music, some of them by his mother, Annie Kilburn Kilmer, herself a writer of verse. Kilmer wrote a number of war poems such as "Rouge Bouquet" and "Belleau Woods," which occasionally strike a mystic note, but emphasize not at all the romantic glamor of war.

Kilmer had a great gift of seeing beauty in common things and ordinary people, and at times he showed a penetrating insight into the hidden springs of character. His portrait of old Martin has the delicacy and subtlety of an etching, and represents perhaps his highest achievement. While in no sense derivative, it suggests the touch of Edwin Arlington Robinson. These are the two final stanzas:

Some people ask: "What cruel chance
Made Martin's life so sad a story?"
Martin? Why, he exhaled romance
And wore an overcoat of glory.
A flick of sunlight in the street,
A horse, a book, a girl who smiled,—
Such visions made each moment sweet
For this receptive, ancient child.

Because it was old Martin's lot
 To be, not make, a decoration,
 Shall we then scorn him, having not
 His genius of appreciation?
 Rich joy and love he got and gave;
 His heart was merry as his dress.
 Pile laurel leaves upon his grave
 Who did not gain, but was success.

Elizabeth Clementine Kinney, a minor New Jersey poet, was born in New York City in 1810, and died at Summit in 1889. Her first husband was Edmund Burke Stedman, by whom she had two sons, one of them Edmund Clarence Stedman, the distinguished poet and critic. After Mr. Stedman's death she lived for a while in Plainfield. Her second husband was William B. Kinney, founder of the Newark *Daily Advertiser*. In 1857, on Mr. Kinney's appointment to the Sardinian Mission, she accompanied him to Italy. She began to write poetry when but a child, and for many years contributed verse to such journals as *Graham's Magazine*, *The Knickerbocker Magazine*, and *Blackwood's Magazine*. While in Florence she wrote a series of articles for the Newark *Daily Advertiser*, on "Manners, Nature and Art in Italy." During the Florentine period she was a part of the distinguished literary coterie of which the Brownings were the most conspicuous members. After her husband's death she lived a quiet life in Summit, writing her "Personal Reminiscences," and making occasional contributions to the magazines. Mrs. Kinney was a woman of rare charm, and of conspicuous social gifts. Her verse, while conventional and lacking in originality, is not without grace, and reveals a considerable command of metrical form.

Horatio Sheafe Krans has, since 1900, been engaged on literary and editorial work for magazines, reviews, and encyclopedias. He has published several books of criticism: "Irish Life in Irish Fiction" (1903); "William Butler Yeats and the Irish Literary Revival" (1904); "Oliver Goldsmith, a Critical Biography" (1907). Mr. Krans was born at Boston in 1876, and took his A. B. and Ph. D. degrees at Columbia; he now lives at Plainfield.

Nathan Kressy, a practicing lawyer of Newark (born 1872), has published "Gunman" (1907) and "The Abyss" (1916). He has also written a number of short plays.

William Ellery Leonard, well known for his poetry, was born at Plainfield in 1876, and was educated at Boston University, Harvard, and Columbia, as well as at the Universities of Bonn and Göttingen. After a period of traveling in Europe, he entered upon the career of a teacher, finally becoming a member of the English Department of the University of Wisconsin. At present he holds an associate professorship in this institution.

Mr. Leonard's poetry, although for the most part traditional in metre, reveals a spirit on fire with protest against the evils of the time. The title

poem of "The Lynching Bee and Other Poems" (1920), which first appeared in the pages of the *Nation*, was written apparently at white heat, and is one of the most scathing indictments of lynching ever penned. "The Two Lives" (1925) (privately printed twelve years before), embodies in carefully wrought sonnets a marital tragedy that had deeply seared his soul. "The Vaunt of Man" (1912), contains perhaps his most characteristic poems, some of them referring to the author's childhood in Plainfield. "The Locomotive God" (1927), is a strange literary document, a frank pathological study of a fear obsession that for fifty years has dogged the footsteps of its author.

In addition to his creative work, Mr. Leonard has done excellent translations from the Greek, Latin, and Old English.

Joseph Crosby Lincoln, born in Brewster, Massachusetts, in 1870, was for several years a resident of Hackensack. His present address is Villanova, Pennsylvania. Mr. Lincoln's wholesome stories of Cape Cod folks show a real understanding of sailors and other New England types, and are among the most popular novels of the day. Some of his best-known novels are: "Cap'n Eri" (1904); "Keziah Coffin" (1909); "Shavings" (1918) (afterwards dramatized); "Dr. Nye" (1923); "The Aristocratic Miss Brewster" (1927).

Martha Shephard Lippincott, widely known as the "Quaker Poetess," was born in Morristown, and now makes her home in Philadelphia. She is a prolific writer, and a frequent contributor of verse and prose to religious papers. According to "*Who's Who*" she has written about 3,933 poems and songs. In 1901 she published "Visions of Life."

James Meeker Ludlow was born at Elizabeth in 1841, and is at present living in East Orange. He graduated from Princeton University and Princeton Theological Seminary, and held pastorates in various Presbyterian churches in New Jersey and New York State until his retirement in 1909. He is author of the following books: "A Man for A' That" (1880); "A Concentric Chart of History" (1881); "A King of Tyre" (1890); "Deborah" (1901); "Incentives for Life" (1902); "Judge West's Opinion" (1908); "Along the Friendly Way" (1919).

Hamilton Wright Mabie, in his day a popular essayist and lecturer, was born in Cold Spring, New York, in 1846, and for some years before his death in 1916 resided at Summit. He was educated at Williams College and the Columbia Law School, and in 1879 joined the editorial staff of the *Christian Union*, afterwards the *Outlook*. Through his editorials, his genial essays, and his lectures he performed notable service in helping to foster a love of good literature among the reading public. His style is fluent and graceful, although somewhat lacking in vigor. Much of Mr. Mabie's work is purely journalistic, and is not likely to rank as permanent literature. Some of his best known books are: "My Study Fire" (1890); "Under the Trees and Elsewhere" (1891); "Essays on Nature and Culture" (1899); "William Shakespeare, Poet, Dramatist, and Man" (1900).

James McCosh, born in Ayrshire, Scotland, in 1811, won fame as a philosophical writer and as professor of logic and metaphysics in Queen's College, Belfast, before he was called in 1868 to the presidency of Princeton University. From then on he took a leading part in the intellectual and educational life of America. Under his wise direction the curriculum of Princeton was immeasurably broadened, and its faculty and student body more than doubled. He was an ardent champion of Scottish philosophy, and was one of the first orthodox theologians to accept and defend the theory of evolution. Although he resigned the presidency of Princeton in 1888, he retained the chair of philosophy until his death in 1894. Among his numerous works are the following: "The Scottish Philosophy, Biographical and Critical" (1894); "The Emotions" (1880); "Realistic Philosophy Defended" (1887); "The Religious Aspect of Evolution" (1887).

John McLean, tenth president of Princeton University, was born at Princeton in 1800, and lived there all his days. He graduated from Princeton University in 1816, was a member of the faculty for many years, and from 1854 to 1868 served as its president. He died in 1886. The most important of his publications is "A History of the College of New Jersey" (1887).

John Robert McMahon was born in British India in 1875, and at present lives at Little Falls, New Jersey. He has published: "Toilers and Idlers" (1907); "The House that Junk Built" (1915); "Success in the Suburbs" (1917).

Joseph Walker McSpadden, editor and story writer, has many volumes to his credit, among others "Stories of Robin Hood" (1904); "Stories from Chaucer" (1907); "Famous Painters of America" (1907); "Stories of Great Operas" (1923); "Famous Days in Fiction" (1921). Mr. McSpadden was born at Knoxville, Tennessee, in 1874, and was educated at the University of Tennessee. He now lives at Montclair.

Frederick Herman Martens, born in New York City in 1874, has been a writer on musical topics since 1907, but has also published some books of more general interest. Among his books are: "Violin Mastery" (1919); "Fairy Tales from Far Away"; "Fairy Tales of the Orient" (1923); "Book of the Opera and Ballet" (1925). Mr. Martens now lives at Rutherford.

Thomas L. Masson, editor and writer of humorous stories, was born at Essex, Connecticut, in 1866, and at present lives at Glen Ridge. From 1893 to 1922 he was literary and managing editor of *Life*, and is now associate editor of the *Saturday Evening Post*. Among the best known of his publications are: "The Von Blumers" (1906); "Humorous Masterpieces of American Literature" (1904); "Short Stories from Life" (1916); "Our American Humorists" (1922).

Arthur Bartlett Maurice was born at Rahway in 1873, studied at Princeton, and did relief work in Europe during the World War. At times he has been engaged in editorial work in New York City. His publications

include: "New York in Fiction" (1901); "Bottled Up in Belgium" (1917); "A Child's Story of American Literature" (with Algernon Tassin) (1923). Mr. Maurice now lives at Roselle Park.

Hudson Maxim, inventor and engineer, has written the following books: "The Science of Poetry and the Philosophy of Language" (1910); "Defenseless America" (1915); "Dynamite Stones" (1916). Mr. Maxim was born at Orneville, Maine, in 1853, and now lives at Maxim Park, Landing, New Jersey.

Andrew D. Mellick, Jr., (1844-95), a lawyer of Plainfield, wrote "The Story of an Old Farm, or Life in New Jersey in the Eighteenth Century," and "The Hessians in New Jersey."

George Middleton, one of the best known of contemporary American playwrights, was born in Paterson in 1880, and was for many years a resident of New York City. In 1911 he married Fola La Follette, of Madison, Wisconsin, and the following year became editor of *La Follette's Weekly*. His death occurred at South Pasadena, California, February 14, 1926. He wrote many plays alone or in collaboration, and supplied numerous one-acters for the little theatres. Some of his plays are: "The House of a Thousand Candles" (1908); "Hit-the-Trail-Holliday" (1910); "Polly With a Past" (1917); "Adam and Eva" (1919); "Masks" (1920).

Weymer Jay Mills was born at Jersey City in 1880, and now makes his home at Englewood. Among his publications are: "Historic Houses of New Jersey" (1902); "Through the Gates of Old Romance" (1903); "Old Loves" (1912); "The Connoisseur" (1914).

Paul Elmer More, humanist and critic, was born in St. Louis in 1864, took his A. B. at Washington University, spent four years at Harvard as student and as teacher of Sanskrit, and for two years was associate in Sanskrit and classical literature at Bryn Mawr. For some years he was literary editor of the *Independent*, and of the New York *Evening Post*, and from 1909 to 1914 he held the position of editor-in-chief of the *Nation*. Since then he has lived the retired life of a scholar at Princeton, devoting himself to study and writing, issuing at intervals from his retreat volumes of essays, under the title of "Shelburne Essays." Mr. More took the name Shelburne from the little New Hampshire town in which he early immured himself for two years in preparation for the high calling of critic.

All his work suggests infinite leisure and thoughtful brooding over his themes. Stuart Sherman once referred to him as the American Sainte-Beuve, and the epithet was happily chosen. He is everywhere recognized as a critic of authority, of high standards, and of wide learning. In fact, it would be difficult to name another American critic of our time who so perfectly commands such a wide range of subjects. His philosophy is fundamentally religious—derived chiefly from Orientalism, Platonism, and the Hebrew scriptures. In addition to the eleven volumes of "Shelburne Essays," he has pub-

lished the following studies: "Nietzsche" (1912); "Platonism" (1917); "The Religion of Plato" (1921); "Hellenistic Philosophy" (1923); "The Christ of the New Testament" (1924); "Christ the Word" (1927), and the "Life of Benjamin Franklin" (1900).

Henry Morford, journalist and poet, was born at New Monmouth in 1823, and died in the town of his birth in 1881. He was founder and editor of the *New Jersey Standard*, a Matawan journal. His poems, many of them dealing with New Jersey themes, were collected in two volumes: "Rhymes of Twenty Years" (1859); "Rhymes of An Editor" (1873). He also published several novels and books of travel.

John Antonio Moroso, novelist, poet, and playwright, was born in Charleston, South Carolina, in 1874, graduated from the South Carolina Military Academy in 1894, and then engaged in newspaper work. He now lives at Cresskill, New Jersey. He has published the following books: "The Quarry" (1913); "Alias Santa Claus" (play) (1917); "Miracle Man" (play) (1918); "The People Against Nancy Preston" (1921); etc.

Mrs. Honoré Willsie Morrow, editor and contributor of serials and short stories to the magazines, was born at Ottumwa, Iowa, and took a course at the University of Wisconsin. From 1914 to 1919 she was editor of the *Delineator*. Her present home is at Cranford. She has written: "Heart of the Desert" (1913); "Benefits Forgot" (1917); "We Must March" (1925); "Forever Free" (1926).

David Morton, a poet who is known for his mastery of the sonnet form, taught English at the Morristown High School from 1919 to 1924, when he joined the English staff of Amherst College. He was born in Elkton, Kentucky, in 1886, and took his A. B. at Vanderbilt University. He has published two volumes of verse: "Ships in Harbor and Other Poems" (1921); "Harvest" (1924).

Roy Morton of Landing, New Jersey, has written many short stories for the magazines, and has published several works of fiction, among others: "Captains Three" (1912); and "Plunder" (1921). He was born at Kewanee, Illinois, in 1869.

John R. Mott, noted Y. M. C. A. leader, now a resident of Montclair, has written many pamphlets and articles, and has published a number of books of a religious character, notably: "Evangelization of the World in This Generation" (1900); "The Decisive Hour of Christian Missions" (1910); "The Present World Situation" (1914). Mr. Mott was born at Livingston Manor, New York, in 1865, and was educated at Cornell University.

Nicholas Murray was born in Ballynaskea, Ireland, in 1802, of Roman Catholic parents. After coming to America, he turned Protestant, and graduated from Williams College and Princeton Theological Seminary. From 1833

until his death in 1861, he was pastor of the Presbyterian Church at Elizabethtown, New Jersey. Mr. Murray was one of the founders of the New Jersey Historical Society. He wrote many letters and delivered many lectures against the Roman Catholic Church. Among his books are the following: "Romanism at Home" (1852); "Men and Things As I Saw Them in Europe" (1853); "Parish and Other Pencillings" (1854).

William Nelson was born in Newark in 1847, engaged in journalism for several years, took up law and practiced his profession up to the time of his death in 1914. He was active in the concerns of various historical and scientific societies, and from 1880 was corresponding secretary of the New Jersey Historical Society. He was editor of the *New Jersey Archives*, and wrote many monographs on legal, biographical, historical, and scientific subjects. He published "The Indians of North America"; "History of the City of Paterson"; "Names of Indians of New Jersey"; etc.

Peter Newell was known chiefly for his illustrations, particularly for his work in flat tones, but he was also a clever writer, and often prepared the letter press for his own drawings. This combination appears in "Topsys and Turveys" (1893-94); "A Shadow Shown" (1896); and "Peter Newell's Pictures and Rhymes" (1899). He was born near Bushnell, Illinois, and afterwards settled down in Leonia.

Mary Harriott Norris was born in Boonton in 1848 and died at Morristown in 1919. She was educated at Vassar, conducted a private school in New York from 1880 to 1896, and served for a year as dean of women at Northwestern University. Her literary work included contributions to periodicals, the editing of school texts, and the writing of the following volumes: "Fraulein Mina" (1872); "Ben and Bentie Series" (1873-76); "The Gray House of the Quarries" (1898); "The Veil" (1907); "The Golden Age of Vassar" (1915).

James North, a dentist of Atlantic City, was born at Waterville, Maine, in 1855. He has published the following volumes: "Poems of Shakespeare" (1904); "Atlantic City in Picture and Poem" (1906); and two books of original poems, "The Miracle Love Hath Done" (1908); "Cameo Shell" (1911).

Roy Norton, born at Kewanee, Illinois, in 1869, now lives at Landing, New Jersey. He is a contributor of stories to the magazines, and has published among other books the following: "The Vanishing Fleets" (1907); "Plunderer" (1911); "The Flame" (1915); "Mixed Faces" (1921).

Harvey (Jerrold) O'Higgins, journalist and novelist, was born in London, Ontario, Canada, in 1876, and was educated at the University of Toronto. In later years he lived at Martinsville, New Jersey, where he died, February 28, 1929. He wrote plays, novels, short stories, and psychological studies, not infrequently in collaboration with other writers, plays such as "Mr. Lazarus" (1926), and "The Argyle Case" (1927) (with Harriet Ford);

studies such as "The Beast and the Jungle" (1910), and "The Doughboy's Religion" (with Judge Ben B. Lindsey). Other works of his include: "A Grand Army Man" (a novelization of Belasco's play) (1908); "Clara Barron" (1926); and "The Smoke Eaters" (1905).

Frank Ward O'Malley, illustrator and contributor of light verse and articles to the magazines and periodicals, was special writer on the *New York Sun* from 1906 to 1919. He has written several plays: "The Head of the House" (1909); "A Certain Party" (1910) (in collaboration with Edward Waterman Townsend); and "The War Whirl in Washington" (1918). Mr. O'Malley was born at Pittston, Pennsylvania, in 1875, and lives at present at Hillwood, Brielle, New Jersey.

William Hamilton Osborne, born in Newark in 1873, is a lawyer by profession, but he has been a frequent contributor of short stories to the magazines, and has written a number of mystery tales, such as "The Red Mouse" (1909); "The Running Fight" (1910); "Catspaw" (1911); "Boomerang" (1915).

Gertrude Curtis Brown Pahlow was born at Reading, Massachusetts, in 1881, and now lives at Lawrence, New Jersey. She has contributed many short stories to *Cosmopolitan*, and other magazines, and has published the following books: "The Golden Crysalis" (1914); "The Cross of Heart's Desire" (1910); "The Glory of Going On" (1919).

George Wood Pangborn, winner in 1905-06 of two of the short story prizes offered by *Colliers*, formerly lived at Caldwell; her present address is Springfield, Massachusetts. Mrs. Pangborn is a frequent contributor to *Scribner's*, *Harper's*, and other magazines, and has published the following books: "Roman Biznet" (1906); "Interventions" (1911); "Blencka" (1924).

William Agnew Paton, journalist and author, was born in New York in 1848, and died at Princeton in 1918. He wrote the following books: "Down the Islands, a Voyage to the Caribbees" (1887); "Picturesque Sicily" (1897); "The First Landfall of Columbus" (1907); "Home Rule Ballads" (1907).

Roderick Campbell Penfield, editor, born in Monmouth County, New Jersey, in 1864, lived from 1919 to the time of his death in 1921, in Yokohama, Japan. He wrote much on dramatic subjects. His published books include "The White Hen"; "The Princess Picola"; "Madame Cliquot."

Isaac Rushing Pennypacker, editor, historian, and poet, lived for a time in Haddonfield, and there wrote poems on New Jersey, the best known of which is the "Jersey Blues," read at a meeting of the Sons of the Revolution in 1892. He was born in Phoenixville, Pennsylvania, in 1852, and at present makes his home in Ardmore, Pennsylvania.

Lawrence Perry, New York journalist and writer of fiction, was born at Newark, in 1875, and now has his residence at Glen Ridge. Among his books are the following: "Dan Merrithew" (1910); "Holton of the Navy" (1913); "The Romantic Liar" (1919); "Touchdowns" (1924).

Charles Davis Platt has celebrated in simple verse many of the stirring events in the history of New Jersey. He was born at Elizabeth in 1856, attended Williams College, and then entered upon the career of teaching. Since 1903 he had been connected with the Dover High School as teacher and principal. Mr. Platt's patriotic poems are to be found in "Ballads of New Jersey in the Revolution" (1896). He has also published "Lyrics" (1901). "Pocahontas," a pageant (1921); and "Dover Dates, 1722-1922," the official history of Dover (1922).

David Potter, Rear Admiral of the United States Navy, has written books on naval subjects and several novels. Born at Bridgeton in 1874, he took his A. B. at Princeton, and in 1879 was admitted to the New Jersey bar. His present address is Washington. The titles of some of his novels are: "The Lost Goddess" (1908); "The Eleventh Hour" (1910); "Diane of Star Hollow" (1918).

Thomas Powell, editor and playwright, was born in London in 1809, and came to this country in 1849. In 1855 he established *Frank Leslie's Weekly*, and became its first editor. He published several plays, as well as the following volumes: "The Living Authors of Great Britain" (1849); "Living Authors in America" (1850); "Pictures of the Living Authors of Great Britain" (1851). Mr. Powell died in Newark in 1887.

St. George Rathborne has been a voluminous writer of fiction, chiefly tales of adventure and stories for boys, among others, "The Rocky Mountain Boys" (1913); and "Camp Fire Boys" series. Mr. Rathborne was born in Coventry, Kentucky, in 1854, and for many years did editorial work in Chicago and New York; he now lives at Brookside, Morris County.

Leonard H. Robbins was born in Lincoln, Nebraska, in 1877, studied at the University of Nebraska and at Princeton, and then entered the field of journalism. For sixteen years he conducted a column for the Newark *Evening News*, and since 1923 has been on the editorial staff of the New York *Times*. At present he lives in Montclair. He is best known for his volume of poems "Jersey Jingles" (1908), but he has written some fiction as well.

Bertha Runkle (Mrs. Louis Bash), is the author of the following books: "The Helmet of Navarre" (1901); "The Truth About Tolna" (1906); "The Scarlet Rider" (1913); "Straight Down the Crooked Lane" (1915); "The Island" (1921). She was born at Berkeley Heights; her present address is New York City.

William Edgar Sackett, editor and publicist, was born in New York City in 1848, and now lives at Newark. Among his published works are: "Modern Battles of Trenton" (1895); "How Wilson Became President" (1919).

Margaret Elizabeth Sangster was born at New Rochelle, New York, and for a number of years before her death in 1912 lived at Glen Ridge. She was very prolific, and was from an early age a frequent contributor of poems, stories, and essays to various magazines. From 1882 to 1889 she was editor of *Harper's Young People*, and from 1889 to 1899 of *Harper's Bazaar*. Her poems of domestic life were at one time immensely popular. Among her published works are the following: "Poems of the Household" (1882); "Home Fairies and Heart Flowers" (1887); "Hours with Girls," and other juvenile books in prose and verse.

Anne Douglas Sedgwick (Mrs. Basil de Selincourt), one of the most distinguished of living American novelists, was born in Englewood, New Jersey, in 1873. At the age of nine she left America, and has since lived in Europe, chiefly in Paris and London. Her best known novels are "Tante" (1911), and "The Little French Girl" (1924), the latter notable for the power of its characterization, and the refinement and beauty of its style. Her recent novels are "The Old Countess" (1927); and "Dark Hester" (1929). Mrs. Selincourt has also cultivated successfully the short story, and has written a biography, "A Childhood in Brittany Eighty Years Ago" (1919).

Dallas Lore Sharp, prominent as educator, writer, and speaker, was once called by John Burroughs "the greatest naturalist America owns." He was born at Haleyville, New Jersey, in 1870. After taking degrees at Brown University and Boston University, he was ordained in the Methodist Episcopal Church, and filled pastorates at Porter and Brockton, Massachusetts. For a time he served as assistant librarian of Boston University, then joined the English Department of the institution, and was a full professor from 1909 up to the time of his retirement in 1922. From 1900 to 1903 he was a member of the staff of the *Youth's Companion*. Mr. Sharp was active in politics, and in 1922 was a candidate for senator on the Democratic ticket. He died at his home in Hingham, Massachusetts, on November 29, 1929.

Mr. Sharp was one of the most prolific of contemporary writers on nature, and through his books and frequent lectures had a large share in creating an interest in nature study throughout the country. Among his numerous nature books are the following: "Wild Life Near Home" (1901); "Roof and Meadow" (1904); "Ways of the Woods" (1912); "The Spirit of the Hive" (1925). He also wrote "Education in a Democracy" (in which he took occasion to attack private schools as un-American), and a study of John Burroughs.

William Gunn Shepherd, newspaper correspondent, editor, and magazine writer, was born at Springfield, Ohio, in 1878, and now lives at Locust, New Jersey. He has published the following books: "The Confes-

sions of a War Correspondent" (1917); "The Scar that Tripled" (1918); "Boy's Own Book of Politics" (1923); "Great Preachers as Seen by a Journalist" (1925).

David Banks Sickles was born in New York City in 1837, and died at Paterson in 1908. He published several volumes of prose and verse, including "Leaves of the Lotus" (1896); "The Land of the Lotus" (1889).

Logan Pearsall Smith was born in Millville, New Jersey, in 1865, was educated at Haverford College, Harvard University, and Baliol College, Oxford, taking his degree there in 1893. Since then he has resided in England. He is known chiefly for his two volumes of familiar essays: "Trivia" (1917), and "More Trivia" (1921).

Marion Couthouy Smith was born in Philadelphia, and now lives in East Orange and New York City. She is a frequent contributor of poems to the magazines, and has published one novel: "Dr. Marks" (1917), and several volumes of verse: "The Electric Spirit, and Other Poems" (1909); "The Road to Life, and Other Poems" (1909); "The Final Star" (1917); "Sphinx of Flight" (1925).

Edmund Clarence Stedman, at intervals during the period from 1860 to 1870, lived at Elizabeth, Irvington, and Newark; and at Stratford Place, Newark, wrote the major part of his important critical work, "Victorian Poets." He was born in Hartford, Connecticut, in 1833. Apparently he inherited his literary gifts from his mother, Elizabeth Clementine Kinney, whose career is treated above. He entered Yale, but was expelled for some boyish prank. Later, however, he was taken back into the fold, and in 1871 an A. M. degree was conferred upon him. He became a journalist and war correspondent, then entered a broker's office; and was a member of the New York Stock Exchange from 1869 to 1900. Although business was his vocation, he did not abandon his literary pursuits, and left behind him a considerable body of prose and verse.

Stedman was a clever and facile versifier, and had a genuine flair for writing for occasions. His poetry reveals a cosmopolitan culture, a genuine though thin vein of humor, and careful workmanship, but it must be confessed that the bulk of it is quite uninspired. His poems too often seem self-conscious and affected. Today he is remembered for a few spontaneous lyrics, such as "Pan in Wall Street," "The Doorstep," as well as for poems inspired by the Civil War, notably "Gettysburg," and "Kearny at Seven Pines," which still stir the blood because of their vigor and unaffected sincerity. Of the poems concerned with New Jersey, the best known is "Alice of Monmouth," which he styled "An Idyl of the Great War."

Stedman, by reason of his broad background, his catholic taste, and his sympathy was well equipped as a critic; and he made a substantial contribution to American criticism. Even though his prose seems somewhat lacking in flavor and distinction of style, his works, "Victorian Poets," "Poets of

America," and the "Nature and Elements of Poetry," are still consulted as authorities in their field. His definition of poetry is one of the most satisfactory that has yet been devised: "Poetry is rhythmical, imaginative language, expressing the invention, taste, thought, passion, and insight of the human soul." Stedman's sound critical judgment further revealed itself in a series of anthologies, "A Victorian Anthology," "An American Anthology," and "A Library of American Literature," in eleven volumes (with Ellen M. Hutchinson), which are among the most useful books in their field.

Edward Irenaeus (Prime) Stevenson, author and musical critic, was born in Madison in 1868, and was educated in Freehold. For years he was connected with the editorial staff of *Harper's Weekly*, the *Outlook*, and the *Independent*. He has been a great traveler, and since 1900 has resided permanently in Europe. His writings cover a considerable range: novels, short stories, essays, criticism, translations, verse. Among his works are the following novels: "A Matter of Temperament"; "White Cocades"; "Left to Themselves"; "The Golden Moon." Other books are: "Charles Brockden Brown: A Pioneer in American Romance"; "The Parting Guest: A Romantic Drama."

Francis Richard Stockton (1834-1902), usually known as Frank Stockton, was a descendant of Richard Stockton, who settled in Burlington, New Jersey, in 1680. Born in Philadelphia, he lived for some years in New Jersey, first at Rutherford, where he wrote "Rudder Grange," and "The Lady or the Tiger," and later on a farm between Morristown and Madison. His interest in the history of this State declared itself in a volume of "Stories of New Jersey," designed to give, as he expresses it, "an impressive idea of the discovery and settlement of the State, of its people, manners, and customs, and of its progress and achievements." The stories for the most part have to do with New Jersey's part in the Barbary War and the War of 1812.

Stockton began his literary career as a journalist, early discovered a gift for juvenile stories, and became one of the most prolific and popular writers of his day. He first attracted general notice in "Rudder Grange," a series of sketches, relating the humorous adventures of a newly-married couple; and he made a veritable sensation with "The Lady or the Tiger," the story for which he is chiefly remembered today. In this tale he refused to solve the underlying problem, and thus piqued the curiosity of the reading public. This unexpected ending anticipated the tricky conclusion that later was to be associated with the name of O. Henry. Much of Stockton's work is ephemeral in character. He was lacking in constructive skill; hence his novels are far inferior to his short stories. Whatever their defects, however, they at least have literary merit; for Stockton was the possessor of a simple, graceful, and intimate style. His tales are wholesome in tone, having a certain cleansing and renovating quality. Although the essence of his humor is the incongruity of situation, it is never vulgar and rarely overdone. Stockton had an artistic conscience, but apparently he was content to be regarded as an entertainer merely, the idle singer of an empty day.

Julian Street was born in Chicago in 1879, and is at present living in Princeton. He is a frequent contributor to the magazines, and is perhaps best known for his stories of a humorous turn. In 1925 he won the O. Henry Memorial Prize for the best short story. The comedy, "A Country Cousin," he wrote in collaboration with Booth Tarkington. The varied character of his work is fairly well indicated by the following titles: "My Enemy the Motor" (1908); "Ship-Bored" (1911); "After Thirty" (1919); "Mysterious Japan" (1921); "Rita Coventry" (1922).

Arthur Stringer, who now lives at Mountain Lakes, was born at London, Ontario, in 1874, and was educated at Toronto University and Oxford University. He did editorial work for several years. He is a frequent contributor to the magazines, and has published many volumes of verse and fiction. Some of his titles are: "Watchers of Twilight" (1894); "Shadow" (1913); "Prairie Mother" (1920); "Power" (1925).

William Graham Sumner, a distinguished political economist, born in Paterson in 1840, was educated at York, Göttingen, and Oxford; was ordained in the Protestant Episcopal Church, and from 1872 until his death in 1910 occupied the chair of political and social science at Yale. He was a popular lecturer, and a voluminous writer in his field. Among his publications are: "History of American Currency" (1874); "What Social Classes Owe Each Other" (1882); "Essays in Political and Social Sciences" (1883); "Protectionism" (1885); Lives of Andrew Jackson, Alexander Hamilton, Robert Morris.

William Gilbert Van Tassel Sutphen was born in Philadelphia in 1861, graduated from Princeton in 1882, and then engaged in editorial work. He now lives at Morristown. He has written a number of books on golf. Some of his titles are: "The Cardinal's Rose" (1909); "The Gates of Chance" (1904); "The Doomsman" (1906); "In Jeopardy" (1922).

Thomas De Witt Talmage, one of the most famous pulpit orators of his day, was born at Bound Brook in 1832; after studying at New York University, he entered the seminary of the Dutch Reformed Church at New Brunswick, graduating in 1856. He filled several pastorates before he was called to "The Tabernacle" in Brooklyn in 1870. When this church organization went out of existence in 1894 he preached for a time in New York City, and later in Washington. For many years he was editor of *The Christian Herald*, and was the author of many volumes. Among other works he wrote: "The Almond Tree in Blossom" (1870); "Every Day Religion" (1875); "Woman; Her Powers and Privileges" (1886); "From Manger to Throne" (1894); "Sports That Kill"; "The Pathway of Life" (1895). He died in 1902.

Albert Payson Terhune, son of Mary Virginia Hawes Terhune, was born in Newark in 1872, and was educated at Columbia University. College days over, he traveled on horseback through Syria and Egypt, setting down

his adventures in "Syria from the Saddle" (1896). He is at present on the staff of the New York *Evening World*, and lives at Sunnybank, Pompton Lakes, where he breeds prize-winning collies. He is very versatile, being a successful writer of novels, short stories, and moving picture scenarios. His dog stories, such as "Buff: a Collie," "Lad, a Dog," are among the most popular stories in their genre.

Anice Terhune (wife of Albert Payson Terhune), composer and contributor of verse, fiction, and musical articles to the magazines, was born at Hampden, Massachusetts, and studied music in this country and abroad. She now lives at Pompton Lakes. She has published several novels: "Sins of the Fathers" (1918); "Grey Dawn" (1919); "The Eyes of the Village" (1921); "The Boarder up at Em's" (1925).

Mary Virginia Hawes Terhune, wife of a Dutch Reformed clergyman of New York City, wrote under the pseudonym "Marion Harland" some twenty novels, and numerous books and articles on etiquette and domestic science. Born in Virginia in 1831, she later lived in New York City and at Pompton Lakes. She died in 1923. She began to write for the press at the early age of fourteen, and was for years connected with various magazines as editor or contributor. The novel, "Dr. Dale," she wrote in collaboration with her son, Albert Payson Terhune (said to be the first work on record written jointly by mother and son). Another novel, "A Long Lane," deals with life in old New Jersey. Other stories have a Virginia background. Mrs. Terhune was also well known as a lecturer.

John Stuart Thompson, born in Montreal, Canada, was educated at McGill University, traveled extensively in the Orient, living for several years at Hong Kong, and now makes his home at Jersey City. He has contributed many articles on Oriental and business topics to the magazines, and has published the following books: "Estabelle" (1897); "A Day's Song" (1900); "The Chinese" (1909); "China Revolutionized" (1912); "Bud and Bamboo" (1913); "Fil and Filipa" (1917).

Paul Greene Tomlinson, born at New Brunswick in 1888, is a graduate of Princeton University, and of the New York Law School. He now lives at Princeton. Mr. Tomlinson has been financial editor of various magazines, and is at present connected with *Harper's*. He has written: "To the Land of the Caribou" (1914); "The Trail of the Black Hawk" (1915); "A Princeton Boy in the Revolution" (1922).

Horace Logo Traubel—The name of Horace Traubel shines in literary history with a glory reflected from Walt Whitman, whose biographer and apologist he was, but his own literary achievements entitle him to recognition. Born in Camden in 1858, he was for several years editorially connected with the Boston *Commonwealth* and the Chicago *Unity*, and in 1888 established *The Conservator* in Camden. In 1873, when Walt Whitman came to Camden, sick and friendless, the Traubels took him in and cared for him, and between

the poet and Horace Traubel a close friendship sprang up that was to endure for nearly twenty years. This intimacy resulted in a series of books about the "good gray poet," written individually or in collaboration, the most important of which is a diary in three volumes, "With Walt Whitman in Camden," that came out in 1905, 1908, and 1914. This diary, the outcome of almost daily talks with the poet, is indispensable to an understanding of a baffling personality. As might be imagined, Traubel's own poetry reveals in its free rhythms and tiresome repetitions the influence of his master, but he sometimes employed regular metres, and occasionally in certain poems, such as "Optimos" (1910), he achieved a wholly individual note.

Virginia Belle Terhune Van de Water, born at Newark, now lives in New York in the winter, and spends her summers at Pompton Lakes. She is an editorial writer for the New York *American*, and has contributed many essays, short stories, and serials to the magazines. Among her books are the following: "From Kitchen to Garret" (1910); "Little Talks with Mothers of Little People" (1911); "Why I Left My Husband" (1912); "The Shears of Delilah" (1914).

Henry Van Dyke, one of the most variously gifted of contemporary American writers, has had a distinguished career as minister, educator, lecturer, and diplomat. Born in Germantown, Pennsylvania, in 1852, he was educated at Princeton University, Princeton Theological Seminary, and the University of Berlin, and has been the recipient of many honorary degrees, including a D. C. L. from Oxford. At intervals he has served as pastor of the Brick Presbyterian Church of New York City; from 1900 to 1923 he was Murray professor of English Literature at Princeton; in 1913 he was appointed United States minister to the Netherlands, resigning in 1917 to devote all his time to literary pursuits. He now makes his home at "Avalon" in the town of Princeton.

Dr. Van Dyke has to his credit some thirty volumes of poetry, essays, sermons, literary criticism, and short stories, all of which are included in the "Avalon Edition" of *Scribner's*. An ardent disciple of Izaak Walton, and a genuine lover of nature, he is known to young people chiefly for his pleasant poems and essays dealing with the "great outdoors." While not a writer of marked originality, he is the possessor of an easy and graceful prose style, and is a master of the short story. Tales such as "The Other Wise Man" and "The Lost Word" have attained a wide popularity, and have been translated into many languages.

His essays are of the familiar type, mildly sentimental, and often tinged with a gentle humor. The character of them may perhaps be conveyed by a short paragraph from the essay on "Talkability": "Cheerfulness is the background of all good talk. A sense of humor is a means of grace. With it I have heard a pleasant soul make even that most perilous of all subjects, the description of a long illness, entertaining. The various physicians moved through the recital as excellent comedians, and the medicines appeared like a succession of timely jests."

His verse is characterized by delicacy and refinement and a thorough command of metrical form. Of all his poems the one most frequently quoted is "An Angler's Wish," that makes a ready appeal to city-dwellers who long for "just a day on Nature's heart." His sincere and touching tribute to Tennyson, his poetical master, will bear quoting here:

From the misty shores of midnight, touched with splendors of the moon,
To the surging tides of heaven, and the light more clear than noon,
Passed a soul that grew to music till it was with God in tune.

Brother of the greatest poets, true to nature, true to art;
Lover of Immortal Love, uplifter of the human heart,—
Who shall cheer us with high music, who shall sing, if thou depart:

Silence here—for love is silent, gazing on the lessening sail;
Silence here—for grief is voiceless when the mighty minstrels fail;
Silence here—but far beyond us, many voices crying Hail!

"His work as a critic (someone has well said) has been avocational, fitful excursions rather than systematic exploration." It appears in essays upon various poets—Tennyson in particular, whose enthusiastic follower he is, and in volumes of the classics edited for school and college use.

Among his many works the following may be mentioned: "Little Rivers" (1895); "The Story of the Other Wise Man" (1899); "The Blue Flower" (1902); "Collected Poems" (1911); "Fighting for Peace" (1917), (a record of his experiences as a diplomat).

John Charles Van Dyke, one of the foremost of American art critics, was born in New Brunswick in 1856; he studied at Columbia; in 1879 he was admitted to the New York bar, but has never practiced law; since 1878 he has been librarian of the Sage Library of the Theological Seminary, New Brunswick, and since 1889 professor of the history of art at Rutgers University.

Dr. Van Dyke's books on art—such as "How to Judge a Picture" (1888); "The Meaning of Pictures" (1903); "What is Art" (1910)—are widely known, and have proved of great service in making the meaning of pictures clearer to the average reader. Just at the outbreak of the World War the first of a series of "New Guides to Old Masters" made its appearance. These twelve volumes, that cover practically all the European galleries, are unique in that they deal with pictures from the painter's point of view. They are the fruit of repeated visits to the great galleries of the Old World, covering a period of over thirty years. In "Rembrandt and His School," which came out in 1923, Dr. Van Dyke seeks to prove that hundreds of paintings generally attributed to Rembrandt are the work of his pupils. Another work, "A History of Painting" (1894), has been perhaps the most widely used textbook in its particular field.

Dr. Van Dyke has also written a series of books on natural appearances that reveal a style of flexibility and charm, an unusual feeling for color, and a considerable knowledge of geology and other sciences that underly natural

phenomena. They show that the author looks upon nature as upon painting, with the eye of an artist.

A characteristic paragraph from the preface to "The Opal Sea" displays his descriptive power in its best estate:

It is the heat of July. Along this Dalmatian coast, since early morning, the white tops of the Velebit Mountains have been glimmering and quivering in the rosy air like phantoms of the mirage. The sky that started so darkly blue has trembled on to evening through every shade of lilac and silver, and the smooth Adriatic lying under it has shown no floor of lapis-lazuli, but in its place the pearl-like surface of the opal. Slowly undulating, gently moving, but with no flaw upon its face, the sea has thrown off, hour after hour, the mingled hues of the Oriental stone. Green of emerald and aquamarine, purple of amethyst, blue of sapphire, rose of diamond and gold of topaz, all have passed; and now at sunset, with every color fused into flame, the scarlet reflection of a cloud in the distant water gives the fire of the opal—the point of high light on its surface.

The titles of the nature books are: "The Desert" (1901); "The Opal Sea" (1906); "The Raritan" (1916); "The Mountain" (1916); "Grand Canyon of the Colorado" (1920); "The Meadows" (1926).

Two volumes which are something of a departure from Dr. Van Dyke's usual vein are "The Money God" (1908), an attack upon the material spirit of the age, and "The New New York," written primarily to accompany the striking black and white drawings of Joseph Pennell.

"The Open Spaces" (1922) depicts the early life of the author in the Far West. His last book, "Java" (1929), is the fruit of a recent visit to this island.

Paul Van Dyke, brother of Henry Van Dyke, has been professor of modern European history at Princeton University since 1898. Born at Brooklyn in 1859, he was educated at Princeton University, Princeton Theological Seminary, and the University of Berlin. He was ordained a Presbyterian minister, and filled several pulpits before joining the Princeton faculty. The most important of his writings are: "The Age of the Renaissance" (1897); "Renaissance Portraits" (1905); "Catherine de Medici."

Theodore Strong Van Dyke, writer on sports and natural history, was born in New Brunswick in 1842, and graduated from Princeton in 1863. He was admitted to the bar, practiced for a while in Minnesota, and then because of his health removed to California. He died in 1923. An ardent lover of his adopted State, he wrote the following books: "The Rifle, Rod, and Gun in California" (1881); "The Still Hunter" (1883); "Southern California" (1886); "Southern California, the Italy of America." Mr. Van Dyke was a brother of John Charles Van Dyke (see above).

Stanley Washburn, one of the most distinguished of American war correspondents, recipient of numerous decorations from foreign governments,

was born at Minneapolis in 1878, and was educated at Williams College, and the Harvard Law School. At present he is a coal mine operator, and makes his home at Lakewood. He has written "Two in the Wilderness" (1914); "Nogi—the Man Against the Background of War" (1913); "Victory in Defeat" (1916); "The Russian Offensive" (1917).

Augustus Watters was born in New York City in 1835, and spent most of his life in and about Newark, dying there in 1919. Among his published works are: "The Vale of Ramapo, a New Jersey Idyll" (1886); "Newark Knight, a Romance" (1892); "Arcadia and other Poems" (1897).

Carolyn Wells (Mrs. Hardwin Houghton, since 1918), well known for her clever nonsense poems and her stories for children, was born in Rahway, and lived there until recent years. She now makes her home in New York. Her anthologies—"A Nonsense Anthology" (1902); "A Parody Anthology" (1904); "A Satire Anthology" (1905); "A Whimsy Anthology" (1906), are among the best known of her publications.

Andrew Fleming West, educator and staunch advocate of classical training, was born at Alleghany, Pennsylvania, in 1883. For many years he was associated with Princeton University as student, professor of Latin, and dean of the Graduate School. His published works include translations from the classics; "Alcuin and the Rise of the Christian Schools" (1893); "American Liberal Education" (1907); "Education and the War" (1919). He makes his home at Princeton.

Kenyon West (Frances Louise Howland), was born at Lockport, New York, in 1855, and was educated in Toronto, Canada; her present home is at Montclair. She has contributed verse, essays, and short stories to the magazines, and has published "Onward" (1877); "Broken Bonds" (1889); "Clivedon" (1903); "The Message" (a play).

William Adeel Whitehead, antiquarian and historian, was born in Newark in 1810. From 1830 to 1838 he was collector of customs at Key West, Florida, and later was connected with several railway companies. He was a frequent contributor to the magazines, and edited many pamphlets for the New Jersey Historical Society. He also edited the papers of Lewis Morris, Governor of New Jersey from 1738 to 1746. Among his publications are "East Jersey under the Proprietary Governments" (1846); "The Eastern Boundary of New Jersey" (1866); "A Review of Some of the Circumstances Connected With the Settlement of New Jersey" (1869). He died at Perth Amboy in 1884.

Jesse Lynch Williams was throughout his life closely associated with the community of Princeton, and was residing there at the time of his death. He often maintained that Princeton was an ideal place for creative work. He was born at Sterling, Illinois, in 1871, and graduated from Princeton University in 1892. During his junior year he wrote the first of his

deservedly popular "Princeton Stories." For a time after graduating he served as a reporter on the *New York Sun*, and all his days he was a frequent contributor to the newspapers and magazines. Although he wrote novels and short stories, he is best known for his plays, particularly the satirical comedies, "Why Marry," and "Why Not," which had lengthy runs on the New York stage. In 1917 "Why Marry" won the Pulitzer prize for the best American play of the year. It deals with marriage satirically and socially, in a dialogue that has the brilliancy of a Wilde or a Shaw. The best known of his short stories, "The Stolen Story" (1899), was made into a play. Mr. Williams died September 14, 1929, while visiting at Herkimer, New York.

William Carlos Williams—Poetry is but an avocation for William Carlos Williams, who has been a practicing physician in Rutherford since 1910. Born in Rutherford in 1883, he was educated in New York and Geneva, Switzerland, and took his medical degree at the University of Pennsylvania in 1906. As a poet he is an experimenter, even to the point of eccentricity. The color and exoticism of his free rhythms have been traced by some to the mixture of Dutch, Jewish, and Basque blood in his veins. He has written one novel, "Voyage to Pagan" (1928), and has published all told five volumes of verse, the last, "Sour Grapes," in 1921.

Woodrow Wilson is known to the world at large chiefly as an educator and statesman; yet he wielded a facile and vigorous pen, and left behind him a considerable body of writings, some of them of high value.

Born at Staunton, Virginia, in 1856, he graduated at Princeton in 1879, studied law at the University of Virginia, history and political science at Johns Hopkins. The thesis which he presented for the degree of Ph. D. at Johns Hopkins in 1885, a brilliant study of "Congressional Government," was at once recognized as an important contribution, and served to establish the author's reputation as an original thinker in the field of politics.

As professor and president of Princeton, as Governor of New Jersey, and as President of the United States, he wrote voluminously on historical and political subjects, revealing an unusual gift for analysis, and a style of great vigor, incisiveness, and flexibility. His state papers, particularly his "War Message," delivered in Washington on April 2, 1917, are among the most notable of American public utterances. He also wrote well on literary subjects.

The individuality and charm of his prose reveals itself unmistakably in a passage from the volume, "Mere Literature and Other Essays":

We might say of literature what Wordsworth said of poetry, the most easily immortal part of literature; it is "the impassioned expression which is in the countenance of all science; it is the breath and the finer spirit of all knowledge." Poetry has the easier immortality because it has the sweeter accent when it speaks, because its phrases linger in our ears to delight them; because its truths are also melodies. Prose has much to overcome—its plainness of visage, its

less musical accents, its homelier turn of phrase. But it also may contain the immortal essence of truth and seriousness and high thought. It, too, may clothe conviction with the beauty that must make it shine forever. Let the man but have beauty in his heart, and believing something with his might, put it forth arrayed as he sees it, the lights and shadows falling upon it on his page as they fall upon it in his heart, and he may be assured that beauty will not pass away out of the world.

Among Wilson's more important works are the following: "Division and Reunion" (1893); "George Washington" (1896); "A History of the American People" (5 vols., 1902); "Constitutional Government in the United States" (1908); "The New Freedom" (1913).

The strain of his devoted leadership, during the Great War and the trying days that followed, brought about a physical collapse, and he left the White House in 1921 a broken man. He lingered on for a while with health impaired, dying at his home in Washington, February 3, 1924. With the passing of the years, the greatness of Wilson as an idealist and political philosopher, and the importance of his contributions to American life have been increasingly recognized.

Enoch Cobb Wines, author, educator, and philanthropist, was born in Hanover, New Jersey, in 1806, and died at Cambridge, Massachusetts, in 1879. After graduating from Princeton University, he owned and directed schools in Princeton and Burlington. Later he was pastor of churches in Vermont and Long Island. From 1862, when he was made secretary of the New York Prison Association, he devoted himself entirely to the promotion of prison reform, and became an authority in penology. Among his writings are the following: "Hints on Popular Education" (1838); "Treatise on Regeneration" (1863); "The Prisons and Reformation of the United States and Canada" (1867); "State Prisons and Child-saving Institutions" (1880).

Edith Elmer Wood, a graduate of Smith College, of Columbia, and of the New York School of Social Work, is a frequent contributor to magazines and newspapers, and has the following books to her credit: "Her Provincial Cousin" (1893); "Shoulder Straps and Sunbonnets" (1901); "The Spirit of Service" (1903); "An Oberland Châlet" (1910); "Housing Progress in Western Europe" (1923). Mrs. Wood was born at Portsmouth, New Hampshire, in 1871, and now resides at Cape May Court House.

Edward M. Woolley was for a while in mercantile life, and since 1893 has been engaged in editorial and literary work. He has written many stories for boys, such as the "Donald Kirk" series (1912-13). Other books are: "A Minister of War" (1906); "The Art of Selling Goods" (1907); "The Cub Reporter" (1913).

Elinor Wylie—The death of Elinor Wylie on December 16, 1928, was an irreparable loss to American letters, for it was quite apparent then that had her life been spared greater achievements were in store for her. Yet

one cannot doubt that her questing spirit went fearlessly into the great unknown. Something of this fearlessness she has herself expressed in these lines :

In masks outrageous and austere
The years go by in single file,
But none has merited my fear,
And none has quite escaped my smile.

Elinor Hoyt Wylie (Mrs. William Rose Benét) was born at Somerville, New Jersey, although her family tree had for long been rooted in the soil of Pennsylvania, one of her grandfathers being Governor of that State. Her girlhood was spent in Washington, D. C., and for many years she lived abroad.

She was highly gifted ; in fact there was more than a touch of the genius about her, and all that she wrote was strongly individualistic. She was an admirable technician in both prose and verse, being the possessor of a brilliant style that had a peculiar radiance about it, giving off light rather than heat. There is certainly passion in her work, but it is invariably well under control.

She began to write verse when quite young and published a slim little volume of forty-three pages as early as 1911. It was not, however, until the publication of "Nets to Catch the Wind," in 1921, that her work received general recognition. From then on each successive volume served to show a real growth in depth and technical skill. Her last volume of poetry, "Angels and Earthly Creatures," came out after her death. Her last novel, "Mr. Hodge and Mr. Hazard," was published in 1928.

Writers for Boys and Girls—Because of lack of space it is possible only to list the names of New Jersey authors, who have won names for themselves as writers of fiction :

Arthur Scott Bailey, Montclair
Lola Diehl Barbour, New Brunswick
Helen Dawes Brown, Montclair
Frank E. Channon, Vineland
James Irving Crump, Oradell
Amanda M. Douglas, Newark
Percy Reese Fitzhugh, Hackensack
Jane Eayer Fryer, Merchantville
Howard Roger Garis, East Orange
Warren L. Goss, Rutherford
Adele T. Gulbrandsen, Woodbury
William Heyliger, Ridgfield Park
Gabrielle Jackson, East Orange

Lyda Farrington Krause (Barbara Yechton), Princeton
Mrs. John Large, Caldwell
Augusta Larned, Summit
Harold Strong Latham, Arlington
Agnes Carolyn Sage, Hackensack
Earl Reed Silvers, Rahway
William O. Stoddard, Madison
William O. Stoddard, Jr., Madison
Edward Stratemeyer, Newark
Kate Dickinson Sweetser,
East Orange
Everett T. Tomlinson, Elizabeth
Lazelle T. Woolley, Passaic

NOTES.

Robert Louis Stevenson spent the month of May, 1888, at Manasquan; while staying at the "Union House" he worked on "The Master of Ballantrae," and wrote a farcial story, "The Wrong Box," that had been

drafted by his stepson, Mr. Lloyd Osborn. Here it was that St. Gaudens, the sculptor, joined Stevenson to continue work on the famous medallion of the novelist, which now hangs on the wall of St. Giles' Church, Edinburgh.

Washington Irving was never a resident of New Jersey, but it is probable that he did considerable writing during his frequent and prolonged visits at Cockloft Hall, the residence of his friends, the Kembles, which stood formerly at the corner of Mt. Pleasant Avenue and Gouverneur Street, Newark. It is referred to in the "Salmagundi Papers." One of Irving's poems, "The Falls of the Passaic," is based upon a legend current among the Indians.

Booth Tarkington is to be regarded as an Indiana writer. Still, it should be recorded here that while he was an undergraduate at Princeton, from which he received both his A. B. and A. M. degrees, he began the writing of "Monsieur Beaucaire" and "Cherry," two of his most popular and characteristic works.

Among the books written by non-residents while staying temporarily in New Jersey are "Butterfly," which Kathleen Norris wrote at Mt. Holly, in 1923, and "The Crystal Cup," which Gertrude Atherton wrote at Atlantic City in 1925.

SELECT BIBLIOGRAPHY.

- Adams, O. F.: *Dictionary of American Authors*, Boston, 1905.
 Allibone, S. A.: *Critical Dictionary of English Literature and American Authors*, 3 vols. Philadelphia, 1858-98, and *Supplement* by J. F. Kirk, 2 vols. Philadelphia, 1892-99.
Appleton's Cyclopædia of American Biography, New York, 1887-89, 1894-1918, 1924 (supplementary edition, 10 vols.).
 Armstrong, W. C.: *Patriotic Poems of New Jersey*, 1906.
 Austin, Mary S.: *Philip Freneau, The Poet of the Revolution. A History of His Life and Times*. Edited by Helen Kearny Vreeland, New York, 1901.
 Barber, John W., and Howe, Henry: *Historical Collections of New Jersey, Past and Present*. New Haven, Connecticut, 1868.
 Bronson, W. C.: *A History of American Literature*, New York, 1900, 1919.
American Poems (1625-1892), Chicago, 1912. *American Prose (1607-1865)*, Chicago, 1916.
 Cairns, W. B.: *A History of American Literature*, New York, 1912.
Cambridge History of American Literature, edited by W. P. Trent, John Erskine, S. P. Sherman, and Carl Van Doren, 4 vols., New York, 1917-21.
 Carpenter, G. R.: *American Prose*, New York, 1907. *Walt Whitman*, New York, 1909.
 Channing, Edward: *A History of the United States*, 6 vols., New York and London, 1905-25.
 Coad, O. S.: *William Dunlap*, 1917, Columbia, Dunlap Society, N. Y.
 Colles, Julia K.: *Authors and Writers Associated with Morristown*, 1895.
Colonial Prose and Poetry. Edited by W. P. Trent and B. W. Wells, 3 vols., New York, 1901.
Cyclopædia of American Biographies. Edited by J. H. Brown, 7 vols., Boston, 1897-1903.
Cyclopædia of American Literature. Edited by E. A. and G. L. Duyckinck, 2 vols., New York, 1856.
Dictionary of American Biography. Edited by Allen Johnson. The first three volumes have appeared. 1928, 1929, 1929.
 Fisher, E. J.: *New Jersey as a Royal Province*, New York, 1911.
 Fisher, S. G.: *The Quaker Colonies*, New Haven, Connecticut, 1919.
 Fiske, John: *The Dutch and Quaker Colonies in America*, 2 vols., Boston, 1900.
 Foerster, Norman: *American Poetry and Prose (1607-1916)*, Boston, 1915. *The Reinterpretation of American Literature*, New York, 1928.

- Hastings, G. E.: *Life and Works of Francis Hopkinson*, Harvard, 1918, University of Chicago Press, 1926.
- Hazard, Lucy L.: *The Frontier in American Literature*, New York, 1927.
- Lee, F. B.: *New Jersey as a Colony and a State*, 5 vols., New York, 1902.
- Library of American Literature*. Edited by E. C. Stedman and Ellen M. Hutchinson, 11 vols., New York, 1887-90.
- Loshe, Lillie D.: *The Early American Novel*, New York, 1907.
- McMaster, J. B.: *A History of the People of the United States from the Revolution to the Civil War*, 9 vols., New York, 1883-1927.
- Macy, J. A.: *The Spirit of American Literature*, Garden City, New York, 1913.
- Manly, J. M., and Rickert, Edith: *Contemporary American Literature, Bibliographies and Study Outlines*, New York, 1929.
- Marble, Annie R.: *Heralds of American Literature*, Chicago, 1907.
- Musgrove, E. R.: *Poems of New Jersey*, New York, 1923.
- National Cyclopædia of American Biography*, 19 vols., Vol. A (1926) and Vol. B (1927) complete the work.
- Osgood, H. L.: *The American Colonies in the Seventeenth Century*, 3 vols., New York, 1904-07. *The American Colonies in the Eighteenth Century*, 4 vols., New York, 1904-24.
- Page, C. H.: *Chief American Poets*, Boston, 1905.
- Parrington, V. L.: *Main Currents in American Thought, an Interpretation of American Literature from the Beginnings to 1920*, 3 vols. (Two volumes have appeared). Vol. I, *The Colonial Mind, 1620-1800*. Vol. II, *The Romantic Revolution in America, 1800-1860*. New York, 1927.
- Pattee, Fred L.: *Poems of Philip Freneau, Poet of the American Revolution*, New Jersey, 1902-07. *A History of American Literature Since 1870*, New York, 1915. *The Development of the American Short Story*, New York, 1923.
- Perry, Bliss: *The American Mind*, Boston, 1912. *The American Spirit in Literature*, New Haven, Connecticut, 1918.
- Prescott, F. C., and Nelson, J. H.: *Prose and Poetry of the Revolution*, New York, 1925.
- Quinn, A. H.: *A History of the American Drama from the Beginning to the Civil War*, New York, 1923. *A History of the American Drama from the Civil War to the Present Day*, 2 vols., New York, 1927. *Representative American Plays*, New York, 1917, 1920, 1925.
- Richardson, C. F.: *American Literature, 1607-1885*, 2 vols., New York, 1887-80.
- Sedgwick, Theodore: *A Memoir of the Life of William Livingston, with Extracts from his Correspondence, and Notices of Various Members of his Family*, New York, 1883.
- Stanton, Theodore: *A Manual of American Literature*, Leipzig, 1909.
- Stedman, E. C.: *An American Anthology, 1787-1900*, Boston, 1900. *Poets of America*, Boston, 1885.
- Tanner, E. P.: *The Province of New Jersey, 1664-1738*, New York, 1908.
- Trent, W. P.: *A History of American Literature, 1607-1865*, New York, 1912.
- Tyler, M. C.: *A History of American Literature During the Colonial Period, 1607-1765*, 2 vols., New York, 1880, 1909. *The Literary History of the American Revolution, 1763-1783*, 2 vols., 1897, 1905.
- Untermeyer, Lewis: *American Poetry Since 1900*, New York, 1923. *Modern American Poetry*, New York, 1925.
- Van Doren, Carl: *The American Novel*, New York, 1902. *Contemporary American Novelists, 1900-1920*, New York, 1923.
- Weirick, Bruce: *From Whitman to Sandburg in American Poetry; a Critical Survey*, New York, 1924.
- Wendell, Barrett: *A Literary History of America*, New York, 1900.
- Whitcomb, S. L.: *Chronological Outlines of American Literature*, New York, 1894.
- Whitehead, W. A.: *East Jersey Under the Proprietary Governments*. Published by the New Jersey Historical Society, Newark, 1875.
- Who's Who in America*, Vol. XV, 1928-29.

CHAPTER LXIII.

THE PRESS.

By B. H. Goldsmith.

The newspapers of the early days, both Federalistic and Republican, while they lacked every form of enterprise characteristic of modern journalism, lacked neither the power of vituperation nor the ability to slander men and denounce measures. The wildest linguistic flights of the modern "yellow newspaper" fall far short of the superhuman efforts made by the editors of a century ago. Impartial discussion was unknown; reason had no place in editorial comment. In news gathering the editors were woefully deficient. One may seek in vain, even in so conservative a sheet as Isaac Collins' *Gazette*, for any allusion to the building in which, during 1784, Congress met in Trenton. Proceedings of public bodies were recorded in briefest terms, events of the day were neglected or treated from a partisan standpoint. It was only in marriage notices, where the bride was always "amiable," "beautiful," and of the "most respectable connections," or in announcing deaths, where the "lamented relict was wrapped in the fatal shroud," that the editor turned from politics to well-meant prevarication. Fires were "lurid conflagrations," the loss was always "considerable," the family "homeless." Murders "startled the community," and hailstones, even a century since, were "as large as hens' eggs." No special features adorned any newspaper page, devoted as it was to long and tedious essays, political diatribes, and poetry, whose mediocrity was only exceeded by its length. Advertisements alone remained, and these possess more human interest than all other printed matter in the newspaper, as each is a little mirror of the needs and desires of the people and the means taken to gratify them.

As early as the Revolution the language used in the newspapers was far from formal. Thus in the *Pennsylvania Journal* of April 21, 1779, a prisoner, among others captured in Sussex County, is designated as "formerly a magistrate under the tyrant George Whelps, Esq., and lived in Cosheckton—No doubt but the Court-martial, which is now trying them will honour them with a share of Continental hemp."

During the next year a correspondent of the *Pennsylvania Packet*, alluding to raids through East Jersey proposed by the King's troops, says:

Vaughan, the fire-brand who has the command on the island swears by the Eternal God he will burn every house in Elizabeth-Town. Our comfort is, that he as well as other Devils has his chain; beyond this he cannot go.

Small wonder is it that with such precedents the ideals of journalism sunk lower and lower.

Early New Jersey Newspapers—Prior to the opening of the nineteenth century several attempts had been made in New Jersey to establish newspapers. Most of these were failures. The reading public was limited in numbers, local news was easily disseminated by word of mouth, and the newspapers of New York and Philadelphia were to be found in taverns, the well-springs of gossip. Besides, newspapers were expensive, owing to the cost of white paper, the scarcity of type, and the cost of delivery by carrier or by post. Circulations were estimated in three figures, few if any reaching five hundred, and uniformity in advertising rates was practically unknown.

Of the newspapers published in New Jersey previous to 1800 only imperfect files remain. At Bridgeton in 1795-96 the *Argus* was printed under the editorial direction of Alexander McKenzie and James D. Westcott. As early as December, 1775, an association was formed in Bridgeton, of which organization Dr. Jonathan Elmer was president and Ebenezer Elmer was secretary. The object of the society was the dissemination of patriotic news by means of a written sheet known as the *Plain Dealer*, of which eight numbers have been preserved. To encourage free expression of political opinion a notice was given "that pieces handed in would be corrected and transcribed for public view, that they may be read every Thursday morning by any one who will take the trouble to call at Matthew Potter's bar." The *Plain Dealer* lasted but a short time, and no subsequent efforts were made to establish a newspaper until the *Argus* appeared. The short life of the *Argus* was traditionally due to an article written by Westcott, who, replying to an effusion written by Dr. Jonathan Elmer, so offended that influential man that he and his friends withdrew their support.

In Burlington in 1790-91 appeared the *Burlington Advertiser or Agricultural and Political Intelligencer*; while at Chatham, from 1779 to 1783 the *New Jersey Journal* was issued under the direction of Shepard Kollock. Under the advice of General Knox, Kollock, who had been a lieutenant in the Revolutionary Army, established his weekly paper among the hills of Morris County where his press, protected from raids of the King's troops, did effective service for the cause of liberty. At the close of the war the *Journal* was discontinued, Kollock removing to New York City after the evacuation of the enemy. Here he printed a newspaper which met with temporary success. From 1783 to 1785 Kollock conducted the *Political Intelligencer and New Jersey Advertiser*, which newspaper, upon being removed to Elizabethtown, became the *New Jersey Journal* during the year 1786. Since then the *Journal* has maintained a continuous existence. So long as Kollock continued his journalistic career he was an unwavering advocate of anti-Federalism, being a hearty supporter of Thomas Jefferson and of Madison's war policy.

The removal of Kollock from Morris County led an enterprising publisher, David Cree, to attempt the establishment of a newspaper in 1784. Its career was short, its very name being unknown. In 1797-98, Elijah Cooper and Jacob Mann issued the *Morris County Gazette*, the press being the property of Caleb Russell. In 1798 the *Genius of Liberty* was born, its editor being

Jacob Mann, who, in 1801, became one of the founders of the Trenton *True American*.

In Newark it appears that Hugh Gaine, as early as 1776, printed his *New York Gazette and Weekly Mercury* in the city, although it was not until 1791 that Woods' *Newark Gazette*, a Federalist publication, appeared, which was continued until 1797. In opposition to the *Newark Gazette*, the *Centinel of Freedom* was first issued in 1796, with Daniel Dodge as printer and Aaron Pennington as editor. Intensely anti-Federal, this newspaper quarrelled bitterly with the Federal administration, and became one of the means of establishing the party of Jefferson in Essex County. The *Centinel of Freedom* was later merged into the *Newark Daily Advertiser*. In 1797 the *Newark Gazette* appeared under the proprietorship of John H. Williams and Jacob Halsey and Company, while in 1798 the short-lived *Rural Magazine* met the fate of so many similar publications.

New Brunswick was early the home of newspapers. From 1783 to 1785 the *Political Intelligencer and New Jersey Advertiser* was issued by Shepard Kollock, which in 1786 was followed by the *Brunswick Gazette* under the editorship of Abraham Blauvelt, who published the paper until 1792. During the same period Shelly Arnett was the editor of the *Brunswick Gazette and Weekly Monitor*, while in the years 1786-87 the *New Jersey Magazine* was printed by Frederick Quequelle and James Prange.

The year 1792 saw the appearance of the *Guardian or New Brunswick Advertiser* by Arnett and Blauvelt, Arnett retiring in 1793. From 1793 to 1796 Shelly Arnett was the proprietor of *Arnett's New Jersey Federalist*, the *Genius of Liberty*, and the *New Brunswick Advertiser*, an associate in the venture being George F. Hopkins.

In Sussex County from 1796 to 1798 the *Farmer's Journal and Newton Advertiser* was printed under the direction of Elliott Hopkins and William Huston. During 1786 and 1787 the *Princeton Packet and General Advertiser*, by James Tod, had an equally brief career, though it was later revived and today is still being published.

The failure of Isaac Collins in 1786 to sustain the *New Jersey Gazette*, in spite of powerful influences, did not discourage other publishers from coming to Trenton. During 1787-88 the *Trenton Mercury* and the *Weekly Advertiser* were published by Frederick C. Quequelle and George M. Wilson, while in 1791 the *New Jersey State Gazette*, published by George Sherman and John Mershon, entered upon a long career.

The year 1801 witnessed the appearance of the *Trenton True American*, which in the central and southern portions of the State was the most influential of all Republican or Jeffersonian newspapers. This paper had a long existence, covering more than a century.

Long Continuous Records of New Jersey Newspapers—New Jersey has a considerable number of newspapers, still operating successfully, which date back many years, some for considerably more than a century. Of the

newspapers founded prior to 1850, twenty-eight are still in operation. Four of these date back to the eighteenth century, and of these the oldest is the *Elizabeth Journal*, founded in 1779. The other three are: *Princeton Packet*, founded in 1786; *New Brunswick Times*, founded in 1792; and the *Trenton State Gazette*, likewise founded in 1792.

The other twenty-four New Jersey newspapers and other publications, the foundation of which occurred prior to 1850, are, in the order of their foundation: *Sussex Register*, of Newton, founded in 1813; *Monmouth Inquirer*, of Freehold, and *New Jersey Mirror*, of Mount Holly, both founded in 1818; *Standard & Jerseyman*, of Salem founded in 1819; *Somerset Messenger*, of Somerville, founded in 1820; *West Jersey Press*, of Camden, founded in 1821; *Rahway Record*, founded in 1822; *Belvidere Apollo*, founded in 1824; *Hunterdon County Democrat*, of Flemington, founded in 1825; *Morristown Jerseyman*, founded in 1826, and *Mount Holly Herald*, also founded in 1826; *New Jersey Herald*, of Newton, founded in 1829; *Warren Journal*, of Belvidere, founded in 1831; *Star-Eagle*, of Newark, founded in 1832; *Monmouth Democrat*, of Freehold, *Unionist-Gazette*, of Somerville, and *Woodbury Constitution*, all founded in 1834; *True Republican Banner*, of Morristown, founded in 1838; *Nassau Literary Magazine*, of Princeton, founded in 1842; *Sabbath Recorder*, of Plainfield, and *Salem Sunbeam*, both founded in 1844; *Bordentown Register* and *Lambertville Beacon*, both founded in 1845; and *Hightstown Gazette*, founded in 1849.

1930 Statistics of Newspapers and Other Publications—According to the 1930 issue of the famous annual newspaper directory published for many years by N. W. Ayer & Son of Philadelphia and New York, the State of New Jersey in the year 1929 had a grand total of 413 publications of all kinds, published in 196 towns, of which 20 were county seats. There were 42 dailies, of which 8 had Sunday editions; 10 semi-weeklies, and 264 weeklies. Of other publications, not coming under the classification of newspapers, there were: 3 semi-weeklies, 20 weeklies, 1 fortnightly, 2 semi-monthlies, 57 monthlies, 4 bimonthlies, 8 quarterlies, and 2 irregularly issued publications.

In the following pages a brief record is given of the various New Jersey newspapers and other publications, arranged by counties, in their alphabetical order, with special emphasis on those papers which are still being published today:

ATLANTIC COUNTY.

The newspapers of Atlantic County at the present time include the following:

Atlantic City Daily Press, published every day including Sunday by the Press Union Publishing Company, independent, founded in 1872.

Atlantic City Evening Union, published by the Press Union Publishing Company every afternoon except Sunday, independent, founded in 1888.

New Jersey Hotel Pilot, published monthly by the Long Publishing Company, founded in 1920.

Atlantic City Mirror, published weekly by the Amusement Publishing Company, founded in 1920.

Pleasantville Press, published weekly by Kenneth W. Goldthwaite, Republican, founded in 1890.

Hammonton News, published weekly by the Hammonton Printing Company, independent, founded in 1862.

Atlantic County Record, published in Mays Landing weekly by the Record Publishing Company, Republican, founded in 1877.

Egg Harbor City Pilot-Tribune, published weekly by Henry Gries, Republican, founded in 1858.

Egg Harbor City News, published weekly by Frank O. Breeder, independent, founded in 1906.

BERGEN COUNTY.

The evolution of the Bergen County newspaper was a slow and unprofitable process. The trials of those who first ventured in the field were arduous and discouraging, and they met the fate so frequently the lot of pioneers hazarding barren and untested territory. The first newspaper localized, of which there is legitimate record, was the *Bergen County Express*, dated July 22, 1818. It is believed that the *Express* was printed in Paterson.

The *Hackensack Newsman* was probably the first newspaper printed in Hackensack—at least the initial issue bore the town name. It was dated March 2, 1822, and died in November, 1823.

Charles Troxell and Henry J. Kingsland took up the burden, issuing the *Hackensack Star* and *Bergen County Farmer*, November 23, 1823.

In January, 1831, John Post issued the *Bergen County Courier*. It appeared simultaneously in Jersey City and Hackensack, probably printed in the city.

March 2, 1857, saw the birth of the *Bergen County Gazette*, which was a pioneer in bringing out the "local item," although its supply was meagre. While the name of William C. Kimball appeared as publisher, the *Gazette* was owned by Dr. E. S. McClellan, publisher of the *American Democrat* in Paterson, where the newspaper was printed. While the date of the *Gazette's* demise is not of record, the birth of the first really local newspaper in Bergen County was on March 6, 1858, when the *Bergen County Journal* made its appearance, edited by the same William C. Kimball who had conducted the *Gazette*.

Friday, December 13, 1861, C. Chauncey Burr issued the first number of the *Bergen County Democrat*, having secured the plant of the dead *Journal*. Two months later Eben Winton became associated with Burr, the paper's name being changed to the *Bergen County Democrat and New Jersey Register*. In March, 1862, Burr retired, leaving Mr. Winton sole owner until March, 1871, when Henry D. Winton was taken into partnership by his father, the

business relationship continuing until January 1, 1872, when Henry D. Winton assumed charge as editor and proprietor. He controlled the paper as the Democratic organ of Bergen County until March 10, 1905, his retirement being announced the following week. Following Mr. Winton's retirement the *Democrat*, unchanged in policy, was published by the Democrat Publishing Company.

On February 16, 1912, the *Bergen Daily News* was started by Charles W. Bell, mayor of the town. It was issued from the *Democrat* office under Mr. Bell's control until April 3, 1914. It suspended publication November 17, 1921.

The *Hackensack Republican* was first issued in 1870. The paper was originally called *The Watchman*. In 1889 the *Hackensack Republican* was purchased by Hugh M. Herrick. In March, 1901, he sold the *Republican* to Eugene K. Bird, who conducted the business for many years, the paper now being published by a corporation bearing its name.

William N. Clapp started the *Bergen Index* in 1875. He was succeeded by his brother, Sandford E. Clapp, who continued the paper until his death, July 5, 1907.

The smallest paper in Bergen County was *The Bee*, printed at Rutherford (formerly Boiling Springs) by John E. Tyler, a young man with ambition, in 1882. In size *The Bee* was $4\frac{1}{2} \times 3\frac{1}{2}$ inches. On June 30, 1892, Mr. Tyler established the *Rutherford American*. Mr. Tyler later sold the *American*, which then passed into the *Rutherford Republican*, which was acquired by William W. Ragsdale and is now published as the *Rutherford Republican and American*. The *East Rutherford Enterprise*, issued from the Petrie Press, represents the large community north of the Erie Railroad tracks.

One of the conspicuous factors in the newspaper field of Bergen County is found in Englewood. The first paper issued in that city was the *Times*, March 14, 1874, Eben Winton, proprietor. January 3, 1879, Tillotson & Lichtenberg issued the *Standard*. In 1884 the *Times* was absorbed by the *Standard*. January, 1890, Mr. Tillotson disposed of his interest in the *Standard*, and on March 29 of the same year gave to the city the *Englewood Press*, independent, but subsequently giving adhesion to the Republican party. Mr. Tillotson devoted his paper to the interests of Englewood, then a city growing in population and wealth, and to the Northern Valley in general. The *Press* soon had the local field to itself, the *Times*, after several changes in ownership, giving up the effort.

William J. Jellison started the *Tenaflly Record* in 1882. After passing through several ownerships the paper, in 1901, was acquired by John Z. Demarest, who changed the name to the *Bergen Record*. It is now published by a corporation under its original name.

The *Bergenfield Saturday Review* and *Begota Messenger* was first issued October 7, 1911, by the brothers William R. and Milton O. Jones, Jr., who have since equipped one of the most complete printing plants in Bergen

County. There is also issued from their premises the *Interborough News* (North Hackensack and Teaneck Township).

At Fort Lee is the *Sentinel*, while the *Palisadian* represents the nearby borough of Palisades. Edgewater, under the Palisades, has the *Borough News*. In Ridgefield Park the local news is circulated by the *Bulletin*, and the *Review*. Across the river, south of Hackensack, the borough of Little Ferry has the *Press*.

Up the Hackensack Valley, at Park Ridge, J. B. H. and John C. Storms have published the *Park Ridge Local* for many years, and from their office issue the *Westwood Chronicle*. The *North Bergen Weekly* is published in Westwood by William A. Kinsley. The *South Bergen Eagle* is published at Lyndhurst by Max L. Simon, whose name also appears on the *Lodi Independent* and on the *Garfield News*. The *Garfield Guardian* carried the name of Ralph W. Chandless at its head.

In Carlstadt August Moench printed the *Carlstadt Freie Presse*, the only foreign language paper in Bergen County, for many years. It is now known as the *Free Press*. The *Bergen Evening Record* is the one daily paper of Hackensack. It was established in 1895.

The first newspaper venture in Ridgewood was made by Frank Farrell in 1899, with the *Ridgewood Record*, which soon took the journey to the "pi" box of newspaper effort. Leonard N. Taft, who had established the *Ridgewood News*, sold that paper and, with the plant of the *Record*, on November 4, 1899, issued the first number of the *Ridgewood Herald* from a printing shop in his carriage house. The office was subsequently moved to more appropriate quarters, where the *Herald* was first issued by the present owner, Brainard G. Smith, August 18, 1905.

What Mr. Smith did for the *Ridgewood Herald*, Franklin Fisher accomplished in his way for the *Ridgewood News*.

John Y. Dater started publishing the *Ramsey Journal* May 20, 1892.

Leonia Life was first issued January 25, 1922. It is edited and published by Mrs. Martha Rado, the only woman in the county to edit and publish a paper.

There were several sporadic efforts to establish local newspapers in towns of the county where there was no visible warrant for such enterprise; as a result they played their evanescent rôles and joined the shades, leaving no "footprints on the sands of time."

Recent additions to the press of Bergen County include the following: *Bergen Democrat*, of Hackensack, published by the Bergen Democrat Publishing Company, Democratic, founded in 1828; *Bergen Leader*, of Ridgefield, published weekly by the Bergen Leader Publishing Company, independent, founded in 1927; *Woodridge Independent*, published weekly by F. Caston, independent, founded in 1926; and *Wyckoff News*, published weekly by the Wyckoff News, Incorporated, Republican, founded in 1926.

BURLINGTON COUNTY.

Mount Holly is the seat of the oldest newspaper in Burlington County, *The New Jersey Mirror*, having been established September 16, 1818, by Nathan Palmer & Son (Strong N. Palmer), of Wilkes-Barre, Pennsylvania. The journal has had an influential and interesting career. The *Mount Holly Herald* is one of the pioneers among the newspapers of Burlington County, having been established in 1826 by Alexander A. Young, who at that time called his paper the *New Jersey Chronicle*. Changes in ownership and name followed in varying succession until 1850, when Moreton A. Stille of Philadelphia became the owner and gave the paper the name of the *Mount Holly Herald*, by which it since has been known. The *Herald* has been consistently a Democratic organ since 1850. March 13, 1916, the business and plant of the *Herald* passed into the control of George M. Sleeper and Charles LaTour. Mr. LaTour afterward acquired control of the *Mount Holly News*, a more recent weekly newspaper in the town, and Mr. Sleeper became the editor and sole proprietor of the *Herald*.

Other newspapers of Burlington County at the present time include the following:

Beverly Banner, published weekly by Edgar C. Perkins and G. S. Stevenson, independent, founded in 1878.

Beverly Leader, published weekly by the Leader Publishing Company, independent, founded in 1926.

Bordentown Register, published weekly by M. G. Flynn, independent Democratic, founded in 1845.

Burlington Daily Enterprise, published every evening except Sunday by the Enterprise Publishing Company, Republican, founded in 1868.

Weekly New Jersey Enterprise, published weekly by the Enterprise Publishing Company at Burlington, Republican, founded in 1868.

Maple Shade Progress, published weekly by Frank E. Gerkens, independent, Republican, founded in 1916.

Medford Central Record, published weekly by Central Record Publishing Company, Republican, founded in 1896.

Moorestown Chronicle, published weekly by W. J. Lovell, independent, founded in 1879.

Moorestown News, published weekly by the Burlington County Publishing Company, independent Republican, founded in 1926.

Palmyra News, published weekly by Burlington County Publishing Company, independent, founded in 1884.

Riverside Press, published weekly by Burlington County Publishing Company, independent Republican, founded in 1887.

Riverton New Era, published weekly by Walter L. Bowen, Republican, founded in 1890.

CAMDEN COUNTY.

The newspapers of Camden County at the present time include the following:

Audubon Weekly Visitor, published weekly by Samuel F. Dietrich, Republican, founded in 1914.

Berlin Breeze, published weekly by the Breeze Publishing Company, Republican, founded in 1921.

Camden Post, published daily except Sunday by the Camden Courier-Post Company, founded in 1875.

Camden Daily Courier, published every evening except Sunday by the Courier Company, independent Republican, founded in 1882.

Camden West Jersey Press, published weekly by the Sinnickson Chew & Sons' Company, Republican, founded in 1821.

The Camden Times, published weekly by John J. Tischner, independent Democrat, founded in 1894.

Collingswood Weekly Retrospect, published weekly by the Suburban Publishing Company, Republican, founded in 1902.

Collingswood American, published weekly by the Suburban Publishing Company, Republican, founded in 1922.

Camden Argus, published weekly by William H. Jefferys, Republican, founded in 1896.

Camden Courier-Post, published every Sunday, independent Republican, founded in 1929.

Haddon Gazette, published weekly in Haddonfield by Victor H. Clymer, Republican, founded in 1901.

Haddonfield Public Press, published weekly by the Public Press Corporation, Republican, founded in 1921.

Haddon Township News, published weekly at Westmont by the Westmont Printing Company, Republican, founded in 1925.

Merchantville Community News, published weekly by the Community News, Incorporated, Republican, founded in 1923.

Merchantville Times, published weekly by R. H. Freeman, independent, founded in 1900.

Westmont Tri-City Sun, published weekly by George M. De Ginther, Republican, founded in 1922.

Recent additions to the press in Camden County include the following: *Blackwood Observer*, published weekly by the Observer Publishing Company, independent Republican, founded in 1926, and *Gloucester City News*, published weekly by the Gloucester City News, Incorporated, Republican, founded in 1928.

CAPE MAY COUNTY.

In June, 1855, the *Ocean Wave*, whose voice has been most authoritative among newspapers from summer resorts for seventy-five years, was established at Cape Island by a Colonel Johnson, the first newspaper ever published

in the county. Joseph S. Leach became its purchaser three months after the first issue made its appearance, and Mr. Leach was the editor and publisher until 1863, when he sold the paper to Samuel R. Magonigle.

In 1869 the *Wave* became the property of Christopher S. McGrath and Andrew Garretson, Sr. Mr. McGrath became sole owner in 1878, and he sold the paper in 1883 to Thomas H. Williamson. Mr. Williamson died in 1886, and James H. Edmunds purchased it from the estate. It is now edited and owned by Albert R. Hand as the *Cape May Star and Wave*, having been combined with the second newspaper to be published in the county, the *Star of the Cape*, founded in 1868.

The *Cape May County Gazette* made its appearance as a weekly newspaper, March 6, 1880, at Cape May Court House, with Alfred Cooper as publisher.

The *Ocean City Sentinel* was the fourth newspaper to be published in the county, the first issue being at Ocean City April 21, 1881. It is now known as the *Sentinel-Leader*, published weekly.

The *Cape May County Times* made its first appearance at Sea Isle City in 1886. W. A. Haffert is the present editor and the paper appears weekly.

In addition to the above, the county has the following newspapers, all weeklies: *Wildwood Journal*, of Wildwood, owned by the Wildwood Publishing Company, H. F. Graves, editor; *Ocean City Ledger*, of Ocean City, owned by the Ocean City Ledger Company, J. F. McNamee, editor; *Sun-Tribune*, of Wildwood, owned by the Sun Publishing Company, Adolph C. Wilsey, editor; *Wildwood Leader*, of Wildwood, the property of the North Wildwood Publishing Company, Charles A. Rosskan, editor.

CUMBERLAND COUNTY.

The newspapers of Cumberland County at the present time include the following:

Bridgeton Evening News, published every evening except Sunday by the Evening News Company, Republican, founded in 1879.

Bridgeton Daily Pioneer, published daily by Pioneer Press Company, Republican, founded in 1886.

Bridgeton Dollar Weekly News, published weekly by the Evening News Company, Republican, founded in 1876.

Millville Republican, published every evening except Sunday, Republican, founded in 1864.

Port Norris Advertiser, published weekly by the Advertiser Printing Company, independent, founded in 1906.

The Evening Journal, published in Vineland, independent, founded in 1875.

Vineland Independent, published weekly by J. J. Streeter, devoted to political economy, founded in 1864.

Vineland Post, published weekly by Souder Publications, Inc., independent, founded in 1925.

Vineland Times, published every evening except Sunday by Vineland Times Publishing Company, independent, founded in 1926.

ESSEX COUNTY.

Newspapers in Newark—In the earlier half of the nineteenth century the newspapers of Newark were its most potent literary influence. During that period some of the best edited papers in the United States were established and conducted in Newark. The first publication of any sort produced in Newark was the half dozen or so copies of Hugh Gaine's *New York Gazette and Weekly Mercury*, issued during the fall of 1777, when Gaine, fearing to remain longer in New York because of the approach of the British, moved his printing paraphernalia to Newark, and then, concluding that the patriot cause was practically lost, returned to New York and resumed his newspaper, but as an organ of the enemy.

A notable landmark in the history of Newark publicity, and in a sense its real beginning, was the establishments of John Woods' *Newark Gazette and Paterson Advertiser*, the first issue of which left the press on May 13, 1791, almost simultaneously with the founding of Paterson. It was always published in Newark, and, so far as can be learned, from one location, the corner of what is now New and Broad streets. It was a federalistic sheet, and most ably edited, as indeed were nearly all the journals of that time. After a time the *Gazette* dropped the *Paterson Advertiser* portion of its name. In October, 1797, the sheet became the *Newark Gazette and New Jersey Advertiser*, John Wood retiring from its management. As time passed federalism lost its grip in Newark and the *Gazette's* popularity waned. With the end of the year 1804 the *Gazette* passed out of existence.

The *Centinel of Freedom*, first published on October 5, 1796, had a career of remarkable longevity, for it continued in uninterrupted publication from 1796 to 1895, missing the century mark by only a few months. Its first publishers were Daniel Dodge & Company. Its first home was "near the Court House," which was on the west side of Broad Street.

The precise number of weekly newspapers and small periodicals published in Newark during the first half of the nineteenth century cannot be known. In 1798, on Saturday, February 7, the first copy of *The Rural Magazine*, "intended to combine the utility of monthly magazine with the advantages of a weekly gazette" and to be devoted to "judicious selections of essays on Religion, Morality, Agriculture and miscellaneous subjects in prose and verse," was published by "John H. Williams, for the proprietors." It lived but a year and sold for twelve shillings per annum. Another short-lived Newark publication was *The Modern Spectator*, published during the year 1808 by E. B. Gould "Opposite the Episcopal Church."

The *Telescope* led a precarious life in the last years of the first decade of the nineteenth century. A weekly newspaper called the *Newark Messenger* appeared on October 10, 1817. It died at the end of about a year.

A notable paper was the *New Jersey Eagle*, which made its first appear-

ance in 1820. In 1825 T. B. Crowell, then the owner, began to issue it as a semi-weekly. In June, 1847, Mr. Crowell and his son started the *Newark Morning Eagle*, abandoning the semi-weekly. In 1835 the *Newark Daily Eagle* claimed to be the largest daily paper in New Jersey. The paper was a strong Democratic organ until the late 'fifties, when it espoused the interests of the Native American or Know Nothing party and soon went down in ruin.

About the time at which the *Eagle* went out of existence John C. Thornton established the *Jacksonian*, first as a weekly and later as a daily. The paper ended its days in 1857. William H. Winans, a well-known printer, started the *Newark Daily Mercury* about 1848. It was a vigorous Republican sheet and prospered for more than a decade. It ceased publication in 1862. In or near 1840 Newark had a weekly newspaper known as the *Temperance Advocate*. In 1844 there was a high tariff anti-Democratic paper, the *Tariff Advocate*, and about the same period there was the *Morning Post*, vigorously Democratic. All three newspapers were short-lived. Dr. Hagadorn, in 1825, began to publish the *Newark Intelligencer*, which became a warm supporter of Jackson and Calhoun. The publisher was a Universalist preacher and boldly took issue in politics with both the *Centinel of Freedom* and the *Eagle*. In 1828 another Newark weekly, the *Anti-Jacksonian*, made its appearance and was vehemently opposed to Hagadorn. The *Intelligencer* outlived the *Anti-Jacksonian*, but neither of them lived long. In the early part of the year 1829 a strenuous anti-Masonic paper was established in Newark called the *Newark Monitor*. It stopped publication in 1831-32.

First New Jersey Daily—The *Daily Advertiser* proved vigorous and long-lived. George Bush & Company began the publication on Thursday, March 1, 1832, with Amzi Armstrong as the editor. It was the first New Jersey daily. It was an ardent champion of the Whig party and its first issue proclaimed itself for Henry Clay and John Sargeant, the Whig candidates in 1832 for President and Vice-President. Upon the completion of the first volume, the conductors of the paper announced themselves satisfied that a daily paper could and would be maintained in Newark. They admitted that the enterprise to that date had not yielded any profit and expressed confidence that the paper would be profitable in time. Later William B. Kinney became sole proprietor, and under his control the paper rose steadily in value, power, excellence and influence. William B. Kinney retired from the editorship on June 19, 1851, after being in charge for eighteen years. His son, Thomas T. Kinney, soon became sole proprietor of the paper and in his day it increased rapidly in power and influence and attained to a reputation that was country-wide. Thomas T. Kinney introduced steam power, improved presses and other equipment. He took an influential part in establishing the system of news gathering that ultimately took form in the Associated Press. The *Daily Advertiser* in time became noted for the quality of its contributions. Writers of prominence were associated with it at one time or another. In 1906 the *Newark Daily Advertiser*, having changed hands several times in the preced-

ing half-dozen years, passed out of existence, and the *Morning and Evening Stars* were established.

Newark "Evening Journal"—Another newspaper that for more than a generation wielded influence in Newark was the *Newark Evening Journal*, which in 1857 rose out of the ashes of the *Eagle* and the *Jacksonian*. Senator William Wright having acquired both of these papers. The editor of the *Journal* was Edward Fuller, a New Hampshire journalist of the strongest Democratic proclivities. During the Civil War the *Journal* made enemies by its attacks on the Lincoln administration. The paper opposed the application of coercive methods to the South and refused to hoist the national flag, when angry demonstrations were made in demand of it.

The spirit which led the *Journal* to oppose the war moved it to oppose the drafts. The latter course ended in the editor's arrest on a charge of inciting insurrection. Mr. Fuller was arrested on Friday, July 25, 1864, taken before a United States Commissioner and held in seven thousand dollars bail. On Wednesday, February 15, 1865, the case came up before Judge Field in the United States Circuit Court at Trenton, when Fuller retracted his former plea and pleaded guilty and the matter was disposed of by the imposition of a trifling fine. The *Journal* ceased publication about 1894.

There were a number of other newspapers established in Newark, some that enjoyed only a brief life, others that have continued to our day. Richard Watson Gilder and Newton H. Crane began the publication of the *Newark Morning Register* on May 4, 1869. It lived but three months under this management and was later conducted upon a coöperative plan. On May 4, 1871, the property was acquired by Chancellor Theodore Runyon and a group of associates. The business was then incorporated as the Newark Printing Company. The venture soon collapsed.

On May 18, 1872, the *Newark Sunday Call* began publication. Later on it became the property of the Newark Call Printing & Publishing Company.

Newark's second Sunday newspaper was the *Newark Free Press*, started on October 28, 1883, as an independent paper, later becoming a Democratic sheet. Late in the 'eighties the *Press* and the old *Morning Register* joined forces and became the *Press-Register*. This enterprise was abandoned in 1890.

The *New Jersey Unionist*, a weekly devoted to the interests of organized labor, was established in 1886, and was merged with the *Newark Sunday Standard* when the latter was started in 1889. In 1894 the paper became the *Times-Standard* and died a few months later.

In October, 1891, the *Newark Morning Times* was launched upon the fickle sea of Newark journalism. It passed away in 1894.

The *Newark Evening News* began publication September 1, 1883, the proprietors being Wallace M. Scudder and Henry Abbott Steel. In 1900 Mr. Steel retired and Mr. Scudder became the sole owner. A Sunday edition of the *News* was started February 24, 1901, and stopped publication at the end of February, 1905.

The early Newark printers did far more than publish newspapers. Job printing of every sort for which there was a demand was part of their daily work, and they were incessantly busy with the preparation of books and pamphlets. They published scores of sermons, learned disquisitions, Independence Day orations, essays, almanacs, text-books and lawbooks. In 1902 Frank Pierce Hill, who had but recently left the headship of the Newark Free Public Library to become librarian of the Brooklyn Library system, published his valuable work "Books, Pamphlets and Newspapers Printed at Newark, New Jersey. 1776-1900." This contains several hundred titles. Since that time the list of Newark imprints has been greatly increased. No student of Newark history can conscientiously neglect a study of the older of these publications, many of which are in the archives of the New Jersey Historical Society, and some in the Newark Free Public Library.

In recent years there have been five important newspapers, using the English language, in Newark: *News*, evening, established 1883; *Call*, Sunday, established 1872; *Star-Eagle*, evening, owned since 1926 by Paul Block as part of his chain; *Ledger*, morning and Sunday, established 1914; *Roseville Citizen*, weekly, established in 1915. Other papers are: *New Jersey Freie Zeitung* (German), morning and Sunday, established 1857; *Kronika* (Polish) weekly, established 1908; *L'Ora* (Italian), weekly, established 1902; *Montagna* (Italian), weekly, established 1894; *Revista* (English and Italian), established 1905; *Newark Jewish Chronicle*, established in 1921; *Clinton Hill-West Side Citizen Chat*, established in 1921; and *Newark Union Labor Messenger*, published monthly by Essex Trades Council, established in 1919.

Other newspapers in Essex County at the present time include the following:

Belleville News, published weekly by the Belleville News Publishing Company, independent, founded in 1925.

The Belleville Times, published weekly by S. H. Blaydes, independent, founded in 1911.

Bloomfield Independent Press and Citizen, published weekly by the Independent Press, Incorporated, founded in 1882.

The Caldwell Progress, published weekly by the Progress Publishing Company, independent, founded in 1911.

East Orange and Ampere Citizen, published weekly by the Citizen Publishing Company, independent, founded in 1921.

East Orange Record, published weekly by L. C. Gillis, independent Republican, founded in 1899.

The Maplewood News, published weekly by the Community Press, Incorporated, independent, founded in 1911.

The Millburn Item, published weekly by Community Press Incorporated, Republican, founded in 1888.

Montclair Times, published twice weekly by the Montclair Times Company, independent, founded in 1877.

Montclair-Glen Ridge Bulletin, published weekly by the Ganley Printing Company, independent, founded in 1922.

Nutley Sun, published weekly by E. B. and Johnson Foy, independent, founded in 1894.

South Orange Record, published weekly by the South Orange Record Publishing Company, founded in 1919.

The Courier, published every evening except Sunday in Orange by the Publishing Company of the Oranges, independent, founded in 1896.

The Irvington Herald, published weekly by The Clinton Publishing Company, independent Republican, founded in 1912.

Recent additions to the Essex County press include the following newspapers and magazines: *Journal of Industry and Finance*, published in Newark by a corporation of the same name, each month, founded in 1926; *New Jersey Architect & Builder*, published weekly by the New Jersey Architect & Builder Company in Newark, founded in 1926; *New Jersey Club Women*, published monthly by the New Jersey State Federation of Women's Clubs, founded in 1926; and *Nutley News*, published weekly by W. H. Masten, independent, founded in 1928.

GLOUCESTER COUNTY.

The first newspaper published in Gloucester County was the *Gloucester Farmer*, which started publication at Woodbury January 1, 1817.

The *Columbia Herald* commenced on September 23, 1918, and continued until December 13, 1820, when it was consolidated with the *Gloucester Farmer* under the combined title of *Herald and Gloucester Farmer*. On April 2, 1823, the name was changed to the *Herald and Gloucester Farmer and Weekly Advertiser*. On September 15, 1824, the title was again changed to the *Village Herald*, and several years later it became known as the *Village Herald and Gloucester Advertiser*. The files of the *Columbian Herald* and its successors mentioned above are in possession of the Camden Free Library. They begin September 23, 1819, and end August 26, 1829.

The Constitution and Farmers' and Mechanics' Advertiser commenced publication at Woodbury August 19, 1834, and has been in continuous existence since that date. A Whig organ edited by Phillip J. Gray, it changed hands several times, became Democratic, and before long removed to Camden. The *Constitution*, first printed in 1834 as a Whig journal, by Augustus S. Barber, eventually became Republican, and has so continued. The first steam power presses in New Jersey, south of Trenton, were used in its publication. It is not only one of the oldest but one of the liveliest papers in the county, and is known through the State for its vigor, form and intellectuality, for which due credit is given its long-time editor, William H. Albright.

On the opposite side of the political fence was, and is, the *Gloucester County Democrat*, which dates its beginnings from September 3, 1878. Although established by a William Gibbs, it was purchased the next year by James D. Carpenter and since then has remained in the family, now being

printed by J. D. Carpenter & Son, with Edmund H. Carpenter as editor. The *Weekly Item*, of Newfield, edited and published by J. Hampton Leonard, has its worthy descent from the paper of that name founded in 1873. Of more recent origin, with a policy and influence all its own, is the only daily of the county, the *Woodbury Daily Times*. Independent in politics and thought, well equipped with modern presses, under the direction of its able editor, J. Frank Wilson, it gives promise of a long life of usefulness and power. Other papers are the *News*, of Swedesboro; the *Herald and Sun*, Paulsboro, a weekly Republican sheet; the *Pitman Grove Review*; and the *Enterprise*, a Glassboro weekly.

Recent additions to the press in Gloucester County include the following: *Clarksboro Sunbeam*, published monthly by H. B. Curriden, founded in 1926; *Westville News*, published weekly by H. L. Patton, independent, founded in 1926; *Williamstown Plain Dealer*, published weekly by the Plain Dealer Printing Company, independent Republican, founded in 1926.

The Paulsboro News-Herald, published weekly by the Gloucester County Publishing Company, independent Republican, founded in 1910; and *The Leader*, published weekly in Pitman by the South Jersey Publishing Company, independent Republican, founded in 1924.

HUDSON COUNTY.

The early history of the local press of Jersey City presents a rather discouraging picture. Several attempts to establish different publications were made, but after a brief struggle, with surprising regularity they succumbed to adverse circumstances and gave up the struggle. In 1856 the combination of the *Jersey City Sentinel and Advertiser* with the *Jersey City Courier*, which had been established the year previous under the name of the *Courier and Advertiser*, promised a more permanent enterprise, but in 1861 it, too, followed the fate of its predecessors, and now appeared the *Jersey City Times*, under the management of William B. Dunning, an experienced newspaper man. It seemed to be placed upon a firmer foundation and gave evidence of continued existence. Major Z. K. Pangborn was, for a short time, its editor, but when the Civil War broke out he abandoned the editorial chair for military duties. On his return at the end of the war he established the *Evening Journal* and in 1867 entered into partnership with William B. Dunning, thereby absorbing the plant of the *Jersey City Times*, the combination becoming known as the Evening Journal Company. In 1869 Mr. Joseph A. Dear purchased an interest in the paper, the firm becoming known as Pangborn, Dunning & Dear. Mr. Dear became the business manager, and from this time forth the history of the paper has been one of continued and increasing success. Just prior to the death of Mr. Dunning in 1877, the firm was incorporated under the name of the Evening Journal Association. In 1907 Joseph A. Dear became the sole owner of the newspaper. On the death of Mr. Dear, on December 10, 1908, the property passed into the hands of his estate, the management being directed by two of his sons, Joseph A. assuming the posi-

tion of president and editor, and Walter M. Dear the position of secretary, treasurer and business manager. On August 30, 1919, Joseph A. Dear and Walter M. Dear purchased the interests of the other children of the late Mr. Dear and became sole owners of the property. In October, 1909, the name of the newspaper was changed from the *Evening Journal* to its present form, *The Jersey Journal*.

Other newspapers in Hudson County at the present time include:

Bayonne Evening News, published daily except Sunday by C. A. Ruhlman, Democratic, founded in 1911.

Bayonne Evening Times, published daily, except Sunday; by the Evening Times Printing & Publishing Company, independent Democrat, founded in 1870.

Hudson Jewish News, published semi-weekly in Jersey City by I. Unterman, independent, founded in 1922.

Hudson News, published weekly in Union City by Richard C. Anzer, independent, founded in 1904.

Hudson Dispatch, published every morning except Sunday in Union City by William Rubel, Democratic, founded in 1872.

Jersey Review, published weekly in Jersey City by M. C. Gaddis, Republican, founded in 1920.

Kearny Observer, published weekly by W. W. Beadell, independent Republican, founded in 1889.

Kearny Bulletin & Harrisonian, published weekly by J. J. Fagan, founded in 1924.

Union City Courier, published weekly by Arch. E. Olpp, M. D., Republican, founded in 1923.

Recent additions to the press in Hudson County include the following: *Jersey Voice*, published weekly in Yiddish and English by Morris Schlossman at Bayonne, independent, founded in 1927; *Bayonne Review*, published weekly by John A. Pritchard, Republican, founded in 1928; *Jersey City Jerseyite*, published weekly by Peter E. Graham, independent, founded in 1928.

HUNTERDON COUNTY.

The newspapers of Hunterdon County at the present time include the following:

Hunterdon County Democrat, published weekly in Flemington by Moreau & Moreau, independent Democrat, founded in 1825.

Hunterdon Republican, published weekly in Flemington by W. A. Abbott, Republican, founded in 1856.

Lambertville Beacon, published weekly by J. N. Hazen, Democratic, founded in 1845.

Milford Leader, published weekly by W. H. Farrand, independent, founded in 1880.

Hunterdon Independent, published weekly in Frenchtown by the Independent Printing Company, independent, founded in 1871.

The Lambertville Record, published weekly by Gordon Cooper, Republican, founded in 1872.

The Clinton Democrat, published weekly by Leon A. Carpenter, independent, founded in 1868.

The Frenchtown Star, published weekly by William H. Sipes, independent, founded in 1880.

The High Bridge Gazette, published weekly by the High Bridge Printing Company, Republican, founded in 1898.

Whitehouse Station Review, published every Wednesday by F. R. Shanipore, independent, founded in 1898.

MERCER COUNTY.

Newspapers of New Jersey's Capital—The earliest paper to be published in Trenton was the *New Jersey Gazette*, which was originally started in Burlington on December 5, 1777. It was transferred to Trenton in March, 1778, and continued to be published there until November, 1786, excepting some five months during 1783. It was, of course, a weekly. Soon after its publication ceased, in 1787, a new newspaper, the *Federal Post or Trenton Weekly Mercury* started on its short career, which lasted only two years. In 1791 another weekly was founded, bearing various titles successively: *New Jersey State Gazette*, *State Gazette* and *New Jersey Advertiser*, and *Federalist and New Jersey Gazette*. It is from this paper that eventually the present *State Gazette*, still published in Trenton, developed, a history of which well known and successful newspaper will be found in the following paragraph.

The *State Gazette* claims continuous existence from September 4, 1792. During the earlier part of its existence it was a weekly, but beginning with January 14, 1840, it was issued tri-weekly and beginning with January 12, 1847, it was issued daily. During 1869-1900 it was owned by John L. Murphy and associates and during this period it prospered greatly and was a very potent influence for civic progress, both in Trenton and in the State. In 1900 the *State Gazette* Publishing Company was formed, which from then on controlled the paper, though its own control varied as the years passed. In 1926 the *State Gazette* was consolidated with the *Times* under the ownership and editorship of James Kerney, under whose management this well-known and historic newspaper again has prospered and has been of great importance and usefulness to the State.

Another Trenton newspaper, well known and influential for many years, though no longer now in existence, was the *True American*, which began publication as a weekly with the issue of March 10, 1801. Its earlier career was not particularly successful and, for a short time, publication was even suspended. However, it was restarted on November 13, 1849, when the *Daily News* and *Emporium*, the latter a religious and literary journal dating back to earlier times, were merged under the name of the *True American*. In 1853 this newspaper was bought by Judge David Naar, who guided its destinies with much success and ability until his death in 1880. Prior to

that event Judge Naar's son, the late Joseph L. Naar, had become connected with his father's newspaper and, in 1885, he succeeded Judge Naar in the ownership and editorship of the *True American*, continuing to manage this publication until his own death in 1905. After that the *True American* comparatively quickly declined from its leading position as one of the important daily newspapers of New Jersey. Various men and interests tried to put it on its feet again, including Henry E. Alexander of Ohio, Professor Henry J. Ford of Princeton University and the late William H. Gutulius, well known in journalistic circles in Pittsburgh and New York City. The *True American* was an influential factor in electing the late Woodrow Wilson as Governor of New Jersey and later as President of the United States. However, its business affairs did not prosper and on August 8, 1913, the property was sold at receiver's sale and was acquired by the *Trenton Times*, which then suspended publication of the *True American*.

The first half of the nineteenth century was rather prolific in short-lived newspapers, the majority of which was forced to cease publication even before they had become well established. Included in this number were the *Trenton Daily*, published for a few months during 1839, and the *Trenton Daily News*, which began publication in January, 1846. During this period and also during the second half of the nineteenth century there were also brought into existence a number of afternoon and of weekly papers, both of which were short-lived. This was also true of several Sunday editions, including the *Sunday News*, the *Sunday Press*, and the *Sunday Courier*, all of which quickly failed.

However, there was one notable exception, the *Trenton Times*, now and for many years past one of the leading New Jersey newspapers. It was started on October 12, 1882, by Lawrence S. Mott, who sold it on May 12, 1885, to Edwin Fitzgeorge, its original printer. Until February 1, 1903, this newspaper experienced a rather varied and uneven career. On the latter date James Kerney acquired an interest in the *Times*. As the years passed he gradually extended this interest, until he and several associates owned the paper entirely. Under his very able management the *Times* has greatly prospered and has made many valuable contributions to the development of the State and its capital. The Sunday issue of the *Times* is now known as the *Sunday Times-Advertiser*. It was started originally as the *Sunday Advertiser* on January 7, 1883, by Andrew M. Clarke and William K. Devereux. In December, 1912, it was consolidated with the *Times*, with the result already stated.

Trenton is also the place of publication for two weekly newspapers, the *Courier*, founded in 1928 and published by R. J. Hiller, and the *New Jersey Staats Journal*, published in the German language by William Zenzer, founded in 1867 and now conducted as an independent.

With a fairly large foreign population, the State capital also has several foreign language papers, all of them weekly and all of them also politically independent. Amongst these should be especially mentioned two Hungarian

papers, *Fuggetlenseg*, or in its English translation, *Independence*, founded in 1913 and published by A. J. Orosz, and the *Jersey Hirado*, founded in 1921 and published by M. Gerenday; one Italian paper, *Italo-Americano*, founded in 1906 and published by the Hiller Publishing Company; and one Polish weekly, *Rekord Polski*, founded in 1916 and published by the Rekord Publishing Company of Camden. Of course, during its long existence Trenton has been the scene of numerous other newspapers, which, however, all have disappeared from the active field of journalism.

The newspapers of Mercer County outside of Trenton at the present time include the following:

Daily Princetonian, published daily, except Sundays, during the college year, by the Princeton Herald, Incorporated, founded in 1876.

Princeton Packet, published weekly by Charles H. Tourette, independent, founded in 1786.

The Hopewell Herald, published weekly by E. V. Savidge, independent, founded in 1874.

Princeton Herald, published weekly by Princeton Herald, Inc., independent, founded in 1923.

Recent additions to the Mercer County press include the following: *Trenton Courier*, published weekly by R. J. Hiller, independent, founded in 1928; a semi-monthly magazine, *Art Digest*, published in Hopewell by the Art Digest, Incorporated, founded in 1926; and *Hightstown Gazette*, published weekly by George P. Dennis, independent, founded in 1849.

Princeton, as the seat of one of the leading universities of this country, is the place of publication for a number of well-known scientific journals with an international circulation.

MIDDLESEX COUNTY.

The first printing press established in New Jersey was that of James Parker, in 1751, at Woodbridge. The following year the *Independent Reflector*, edited by William Livingston, the first Governor of New Jersey under the State Constitution, made its initial bow to the public. The fear of men in authority deterred Mr. Parker from publishing it for any considerable length of time.

In 1758, James Parker issued the first number of the *New American Magazine*, published monthly for years and edited by Samuel Nevill, of Perth Amboy, who wrote under the nom de plume of "Sylvanus Americanus." Each number was of forty pages octave, and contained a variety of instructive and entertaining matter. Mr. Parker also published the second volume of *Nevill's Laws of New Jersey*, and established the *Gazette*, in New Haven, the first newspaper in Connecticut. His most important contribution to history was made in 1765, when he printed at Burlington, for Samuel Smith, the historian, the first issue of the *History of New Jersey*.

In 1866, James E. Berry commenced the publication of the weekly

Woodbridge Gazette, and continued it for about two years. In the Spring of 1876, Colonel Alfred W. Jones, of Virginia, who had formerly been interested with Henry Farmer in the publication of the *Middlesex County Democrat*, at Perth Amboy, established the weekly *Independent Hour* at Woodbridge, and continued its publication until 1879, when he removed to Virginia, and Peter K. Edgar, who had been the local editor, purchased the paper and published it until 1900.

Henry B. Rollinson, of the *Rahway Advocate*, commenced the publication of the *Woodbridge Register* in 1896, which was finally merged in the *Woodbridge Leader*, a weekly, owned by a syndicate and still published. Maxwell W. Logan, who had been operating a printing office for several years, issued the *Weekly Independent* in 1919, and is still publishing it in connection with *The Mosquito*, which he purchased from H. E. Pickersgill, of Perth Amboy.

The first newspaper published in New Brunswick, of which there is any record, was the *Political Intelligencer and New Jersey Advertiser*, edited by Shepard Kollock, of Delaware, in 1783, already mentioned in the early part of this chapter. The paper was succeeded in 1792 by *The Guardian and New Brunswick Advertiser*, published by Abraham Blauvelt, of Tappan, New York, and circulated for many years in Middlesex, Somerset and Monmouth Counties.

The *New Brunswick Fredonian* was established April 10, 1811, by James and David F. Randolph, brothers, of Piscataway township. In 1854, John F. Babcock, of New York, became the owner and added a daily edition. He disposed of the paper in 1886 to a syndicate, who renamed it *The Press*.

The *New Brunswick Times and General Advertiser* was established June 1, 1815, by Deare & Myer, and a number of years later purchaser by Albert Speer, a prominent Democrat, and conducted by him until his death in 1869. For a brief period, subsequent to 1846, he advocated the Free-Soil principles, which induced Alphonso E. Gordon, of Philadelphia, to start the *New Jersey Union* as a regular Democratic organ in 1847, and the *Daily News* in 1851. In 1855, Mr. Speer returned to the Democratic fold, and Mr. Gordon sold him his daily and weekly. In 1871 Mr. Gordon purchased *The Times* and published it until 1890, when it passed into the hands of a syndicate.

In 1880, Hugh Boyd purchased from Albert L. Blue and Joseph Fischer, the *Home News*, which had been established by them a few months before. Mr. Boyd's success was rapid and continuous. The Home News Publishing Company now publishes the daily and weekly *Home News*, and the *Sunday Times*.

Other publications which had an ephemeral existence in New Brunswick were, with their editors and publishers, as follows: *The Mail*, William H. Fiske; *The Mosquito*, J. Morgan Macom; *Catholic Record*, E. J. McMurry and Eugene A. Morris; *Watkin's Weekly*, Charles A. Banks; and the *Jeffersonian Magazine*.

The *Perth Amboy Times* was published in 1858-59 by Augustus Watters, of Newark, a poet of considerable reputation. This was antedated by *The Mirror*, which existed for about one year. In 1868 Colonel Alfred W. Jones and Henry Farmer, of Orange, founded the *Middlesex County Democrat*, which, after several changes, passed about 1884 into the control of St. George Kempson, who also in 1892 began the publication of the *Middlesex County Herald*, the first daily published in the city. In 1879, James L. and William H. Tooker, of Port Jefferson, New York, issued the first number of the *Perth Amboy Republican*, and published it for many years until it passed into the control of others who changed the name to the *Evening News*, now occupying a large and handsome brick building on the corner of Madison Avenue and Jefferson Street. Cortlandt L. Parker published *The Gazette*, and Wilbur La Roe and the late James L. Wight *The Chronicle*, both weeklies, for several years. H. E. Pickersgill still publishes *The Jersey Mosquito*.

George W. Burroughs began the publication of the *Cranbury Press* in 1885, now owned by George W. Burroughs & Son.

J. Fraser Kempson published the *Metuchen Inquirer* for a number of years, and was succeeded by *The Recorder*, still published by Charles A. Prickett.

The Carteret News, published weekly by Marie E. Yorke, independent, founded in 1908.

Carteret Press, published weekly by C. H. Byrne, Democratic, founded in 1909.

Metuchen Review, published weekly by Charles A. Prickett, independent, founded in 1894.

The Highland Park Press, published every Thursday by the Highland Park Publishing Company, founded in 1921.

The Raritan Independent, published weekly in Piscataway town (New Brunswick P. O.) by Mrs. O. R. Winfield, independent, founded in 1909.

The South River Spokesman, published weekly by the Christie Press, founded in 1919.

There are also the *Roosevelt News*, the *South Amboy Citizen* and the *Dunellen Call*.

The most recently established newspaper in Middlesex County is the *Milltown Review*, published weekly by the Milltown Publishing Company, as an independent newspaper. It was founded in 1926.

MONMOUTH COUNTY.

Freehold being the shire town, it was but natural that attempts were early made to establish newspapers. There was, however, none published prior to the War of 1812, and attempts made for the fourteen years following the war were of short duration. The first newspaper of Freehold, the *Spirit of Washington*, was published in 1814 by John Craig, in a small build-

ing attached to his residence on the north side of Main Street. The paper continued about a year.

The *Monmouth Star*, a small five-column paper, edited by a young lawyer of Freehold, West Deklyn, made its first appearance October 24, 1819. How long it continued is not known. The *Monmouth Journal*, first issued December 26, 1826, survived nearly two years.

The *Monmouth Inquirer*, which is still in existence and has made its appearance weekly without any intermission since its foundation, was established in 1829.

The *Monmouth Democrat* was founded by Bernard Connolly, the first number being issued April 12, 1834. About January 1, 1854, he disposed of his interests to Major James S. Yard. In 1891 his son, Joseph Ashton Yard, became a member of the firm and, after the death of his father, became the sole owner.

The *Transcript*, a Democratic weekly, is published in Freehold weekly, on Friday. It was established in 1889 by Alexander L. and John B. Moreau. The former in 1905 became the sole owner, but still retains the old partnership title, Moreau Brothers.

The *New Jersey Standard*, the oldest journal in the borough of Red Bank, was established in 1852 by Henry N. Morford, who commenced the publication in Matawan, and soon after removed the office to Keyport. Charles Conrow later was proprietor for a short time. He was succeeded, in 1860, by Rev. Robert T. Middleditch and Anthony Reckless, who removed the plant to Red Bank; in 1874 by Jonathan Ingling; in 1879 by Benjamin M. Hartshorne; and in 1883 by Conrad Pinches. W. A. Sweeney purchased the plant many years ago and it is now published weekly by the Standard Publishing Company and is Republican in politics.

The *Red Bank Register* was established in 1878 by John H. Cook and Henry Clay, the first issue appearing June 27. In the fall of 1879 Mr. Clay disposed of his interests to his partner, who thus became the sole owner.

The Long Branch *Daily Record* is one of the leading newspapers in the Third Congressional District. It was founded as a weekly in 1883, by Louis Bennett and Robert M. Stults. In 1887 it was purchased by Frank M. Taylor, Jr. The business was incorporated December 3, 1895, under the name of the F. M. Taylor Publishing Company, which became the owner of the newspaper and began its daily editions in 1901. The *Monmouth American* was established as a bi-weekly in Long Branch in 1918 by Benjamin B. Bobbitt, who had for over a decade been editor of the *Long Branch Record*.

The pioneer newspaper of Asbury Park was established in 1876 by James A. Bradley and called the *Asbury Park Journal*. But the newspaper history of Asbury Park centers around the establishment of *The Shore Press* by A. L. Thomas and Dr. H. S. Kinmouth, the first number being issued on July 10, 1879. The paper became a daily under the ownership of Dr. H. S. Kinmouth and Henry Steinbach in 1896. The following year Dr. Kinmouth became sole proprietor, and in 1899 J. L. Kinmouth became the publisher, who in 1901

established the *Daily Press*, which title was changed in 1907 to the *Evening Press*, the *Morning Press* being issued during the summer season. The *Shore Press* is also published Sundays. The *Daily Penny News* was issued afternoons by Youman Brothers. Its title was later changed to the *Evening News*. This paper was consolidated with the *Daily Press* under the title of the *Asbury Park Press and Evening News*.

William H. Beegle, whose father, the Rev. Henry B. Beegle, was Ocean Grove's first superintendent of grounds, established the *Ocean Grove Times* in 1893. Prior to that time, the local field was covered, more particularly with religious intent, by the *Ocean Grove Record*. After some years, the *Times* absorbed the *Record*, the paper being published under the title of the *Times-Record*. Later the latter part of the heading was dropped.

The northern part of Monmouth County has been a prolific field for newspaper enterprises. The first paper of any prominence in Keyport was the *Keyport Press*, established in 1863 by B. F. Underwood, F. D. Woodruff and Jacob R. Smith. G. W. and C. S. Henderson founded the *Weekly Star* on March 6, 1866. Its publication was continued only a short time. In January, 1871, Dr. Wilmer Hodgson started the *Keyport Weekly*. Dr. Hodgson sold the paper December 9, 1871. After having been owned by various interests, the plant, in 1906, was sold to Benjamin Franklin Strong Brown, who was interested in the *Matawan Journal* and who removed that paper to Keyport. The *Matawan Journal* was established as a Democratic weekly in 1888 by David A. Bell, and purchased by Mr. Brown in February, 1890. The politics of both papers changed to the interests of the Republican party. In June, 1913, Mr. Brown established the *Keansburg Beacon* and in November, 1914, bought the *Sea Bright Sentinel*, which was soon afterwards discontinued. Mr. Brown also became owner of the *Monmouth Press* of Atlantic Highlands. Its name was afterwards changed to the *Atlantic Highlander*. In November, 1918, Mr. Brown made another purchase of the *Journal* of Atlantic Highlands. At the time of the purchase by Mr. Brown, the two papers in Atlantic Highlands were consolidated as the *Atlantic Highlands Journal*. This quartet of papers was managed and edited by Mr. Brown until his death, August 25, 1920. The *Keyport Weekly* and the *Matawan Journal* are now owned by the Brown Publishing & Printing Company, while the two other papers have passed into new hands. The *Keyport Enterprise* was established by Armstrong Brothers, September 18, 1879, and still flourishes.

The Coöperative Press published, at one time, several papers in the northern part of Monmouth County: The *Highlands Herald* at Highlands, the *Red Bank Independent* at Red Bank, the *Oceanic Advance* at Oceanic, and the *Rumson Review* at Rumson. The *Keansburg News* and the *Keyport Press* had a short existence.

The first paper published at Eatontown was the *Eatontown Republican*. The first issue was September 21, 1871, and it ceased to exist after about a year. The *Eatontown Advertiser* was established by James Stein in January, 1877, and was published monthly until June of that year, when it became a

weekly. In the fall of 1878 the name of the *Monmouth County Jerseyman* was temporarily added to the title. In 1899 the property was purchased by William T. Coke.

The *Allentown Messenger* was issued for the first time October 22, 1903, by its present owner, editor and founder, J. W. Naylor. In politics it is independent, and is issued weekly.

Along the seacoast in the different boroughs, local papers are published, prominent among these being the *Seaside Gazette*, at Spring Lake. The paper is an outgrowth of the *Manasquan Seaside*, published at Manasquan in 1877. Manasquan has one weekly paper, the *Coast Star*.

Recent additions to the Monmouth County press include the following: *Eatontown Weekly*, published weekly by Thomas J. Williams, independent, founded in 1928; *Keansburg News*, published weekly by the Keansburg News Publishing Company, independent, founded in 1926; *Spirit of Monmouth*, of Red Bank, published weekly by John D. Fiore, founded in 1928; *Monmouth Beach Journal*, published by Thomas J. Williams, independent, founded in 1926; and *Rumson Record*, published by Thomas J. Williams, independent, founded in 1926.

MORRIS COUNTY.

The first newspaper was started in Morristown by Caleb Russell, who, though not a printer, has always been known as the "Father" of the local press. The practical printer was Elijah Cooper, and the first issue was pulled from the old hand press on May 24, 1797. This was the *Morris County Gazette*, which continued under Elijah Cooper & Company until November, 1797, when Cooper retired, leaving Russell as sole editor. He continued the publication alone until the following year, when he engaged the services of Jacob Mann, a practical printer, placing him in charge of the paper. On May, 15, 1798, the name of the publication was changed to the *Genius of Liberty*; Jacob Mann edited the paper until May 14, 1801, when the plant at Morristown was given over by Mr. Russell to his son, Henry P. Russell, who conducted it several years longer. The *Genius of Liberty* was succeeded by the *Morristown Herald*, which was published from 1813 to 1820.

In 1808 Jacob Mann, previously mentioned, returned to Morristown and became the editor of the *Palladium of Liberty*, issuing the first number March 31, 1808, and continuing until January, 1832, when he was succeeded by N. H. White. A few months later White was followed by E. Cole and J. R. Eyers. After one year Mr. Cole retired, Mr. Eyers continuing as sole editor and publisher until June 4, 1834, when he changed the name to *The Morris County Whig*.

The Jerseyman was established by Samuel P. Hull, the first issue appearing October 4, 1826. In 1926 the present proprietors of *The Jerseyman* celebrated their centennial by issuing a mammoth "Hundred Years" edition.

The True Democrat Banner was established in 1838 by Louis Vogt. After his death the publication continued under management of his widow

and sons, Louis A. and Le Clerc Vogt. Vogt Brothers continued the paper until Le Clerc Vogt died in April, 1913.

The *Daily Record*, Morristown, was established June 25, 1900, by E. H. Tomlinson and quickly sprang into public favor.

In 1875 the *Dover Index* was established by Francis F. Hummel and Lorenzo D. Tillyer, upon the discontinuance of the *Dover Mail*, the successor to the *Dover Enterprise*, founded on April 1, 1869. William G. Hummel, a brother of the Hummel above mentioned, succeeded to the ownership of the old firm.

A Baptist minister, David Spencer, from Wisconsin, established, in Dover, the *Morris Journal*, and the company known as The Morris Publishing Company. This was the best publication the place had ever had up to that date. However, it did not succeed financially and was taken over by the *Iron Era*.

The *Dover Advance* was established March 9, 1903, by Mr. Gill, who later took as a partner O. P. Cole. They had strong opposition in the *Index* and *Iron Era*, but the idea of a semi-weekly took well with the citizens of Dover. In 1905 Cole sold his interest in the *Advance* to Harry R. Gill. In 1914 the latter purchased, at mortgage sale, the *Iron Era* and its plant and added them to the *Advance* property, and the two papers have been published together ever since.

At Boonton the newspaper history begins with the establishment of the *Boonton Weekly Bulletin*, founded in 1870. Another local paper of the borough was the *Boonton Times*, established October 1, 1895. They were later consolidated and are now published semi-weekly as the *Times-Bulletin*.

Other newspapers of Morris County at the present day include the following:

Butler Argus, weekly, independent, founded in 1887.

Chatham Press, weekly, independent, founded in 1887.

Madison Eagle, weekly, independent, founded in 1880.

Mountain Lakes News, weekly, independent, founded in 1917.

Stanhope Eagle, Netcong, weekly, independent, founded in 1885.

Rockaway Record, weekly, independent, founded in 1889.

Morris Star, Towaco, independent, weekly, founded in 1922.

OCEAN COUNTY.

The newspapers of Ocean County at the present time include the following:

Lakewood Citizen, published weekly by Harry T. Hagaman, independent Republican, founded in 1900.

Lakewood Times and Journal, published weekly by the Times and Journal Publishing Company, independent, founded in 1867.

Lakewood Free Press, published weekly by Ray A. Pettit, independent Republican, founded in 1921.

New Jersey Courier, published weekly in Toms River by W. H. Fischer, independent Republican, founded in 1850.

Toms River Sun, published weekly by James K. Allardice, Republican, founded in 1926.

The Tuckerton Beacon, published weekly by E. Moss Mathis, independent Republican, founded in 1889.

New Egypt Press, published weekly by Moore Brothers, independent, founded in 1899.

Ocean County Review, published weekly in Seaside Heights by the Shore Review Publishing Company, founded in 1912.

Ocean County Leader and Beacon, published weekly in Point Pleasant by the Point Pleasant Printing and Publishing Company, independent, founded in 1916.

Beach Haven Times, published weekly by J. Ernest Spencer, independent Republican, founded in 1923.

PASSAIC COUNTY.

Previous to the incorporation of Passaic Village in 1869, no newspaper was published here. In 1870 Alfred Speer established *The Item*, the first number of which was issued July 9. The establishment of *The Daily News* in August, 1877, sounded the death knell of *The Item*, which, however, was continued regularly for several years, when regular issues ceased and it appeared only occasionally, until 1906, when publication ceased.

The second newspaper was the *Passaic Sentinel*, established December 16, 1871.

In 1872 Orrin Vanderhoven, who (1854 to 1872) published the *Paterson Guardian*, sold that paper for \$50,000, came to Passaic, and on August 3, 1872, issued the *Passaic City Herald*, flying the Democratic emblem. On January 2, 1894, it appeared for the first time as the *Passaic Daily Herald*.

Although a dozen different Passaic newspapers were started on their fateful career, few got far on their way, except those already mentioned.

Passaic Wochenblatt was established in 1890. The paper is popular with the Germans of this city and vicinity.

Other newspapers published at the present time in Passaic County include the following:

Clifton Journal, published weekly by the Clifton Press, Incorporated, Republican, founded in 1914.

Clifton Times, published weekly by the Clifton Times, Incorporated, independent, founded in 1901.

The Paterson Press-Guardian, published every evening except Sunday, by the Guardian Printing & Publishing Company, independent, founded in 1863.

Paterson Morning Call, published daily except Sunday by the Call Printing and Publishing Company, Republican, founded in 1889.

Paterson Evening News, published daily except Sunday by the News Printing Company, independent, founded in 1890.

Pompton Lakes Bulletin, published weekly by the Tri-County Publishing Company, founded in 1894.

Pompton Lakes Ledger, published weekly by George M. Scott, Republican, founded in 1918.

Recent additions to the Passaic County press include the following: *Jewish Record*, published in Passaic weekly in English and Jewish by Theodore Unterman, founded in 1927; *Nowiny*, published weekly in Passaic in Polish by the Nowiny Publishing Company, non-partisan, founded in 1927; *Passaic Press*, published weekly by the Park Publishing Company, independent, founded in 1928; and *Passaic Sunday Eagle*, published each Sunday by Max L. Simon, independent Democratic, founded in 1927.

SALEM COUNTY.

The *Salem Gazette* was the first newspaper in this county, beginning in 1816. Isaac Kollock published it for three years. In the same year that the *Gazette* ceased publication, the *Salem Messenger* was first issued, on September 19, by Elijah Brooks. There was the *American Standard*, issued during General Jackson's campaign for the presidency. Then, after four years, both were purchased by James M. Hannah and merged into the *Union*, which continued until 1836, when he sold it to the *Freemen's Banner*, which had appeared two years earlier. In 1840 the name was changed to the *National Standard*. The *South Jerseyman* was published from 1881 to 1904, when it was consolidated with the *Standard* and since then has been entitled the *Salem Standard and Jerseyman*. The *Salem Sunbeam* commenced in 1844, Isaac Wells, publisher. Robert Gwynne, and later his son, conducted the paper for fifty-three years; indeed, had the elder Gwynne lived eleven days longer he would have completed fifty years of service. In 1902 the paper was taken over by the Sunbeam Publishing Company and its weekly issue continues on Fridays. Woodstown has the *Monitor-Register*, dating as to the last name from 1853. The *Elmer Times* attends to the needs of the eastern section of the county, while the *Pennsgrove Record* performs the same service for the western section.

SOMERSET COUNTY.

It was once supposed to have been made positively certain that the *Messenger* was the first in line from what was called the *Political Intelligencer*. But more recent research has brought forth facts to the contrary, as will be seen by an article in the "Somerset County Historical Quarterly" of January, 1919, which says:

John C. Kelley at Somerville, started a paper which he called the *New Jersey Intelligencer*; this may have been in 1814 or 1815. He probably sold it to Mr. Gore. Mr. Gore either changed its name to the *Somerset County Advertiser* or he started the latter independently. In October, 1823, Mr. Gore began to print the *Somerville Messenger*, and *Somerset County Advertiser*. Whether there was any break in the years between about 1814 and 1823 we do not know.

About 1828 the subtitle "Somerset County Advertiser" probably disappeared. Just when "Somerville" was changed to "Somerset" does not appear.

In 1910 and 1911 the paper was changed to a semi-weekly for a few months, but to no profit. Again it was issued as a *Daily Messenger*, only to fail as such. It is now a successful weekly.

What is now the *Unionist-Gazette* was once the two publications known as the *Somerset Unionist* and the *Somerset Gazette*. The *Somerset Unionist* succeeded both the *Somerset Whig* and the *Somerset County News*, which were consolidated March 5, 1863. In May, 1882, the *Somerset Unionist* was consolidated with the *Somerset Gazette*, since which it has been known as the *Unionist-Gazette*.

In 1880 it was written of *The Somerset Gazette* that it was an eight-page weekly Republican paper, published in Association Hall, Somerville, and that it was originally the *Plainfield Gazette*, located in Plainfield, over the Somerset County border line. Its well cared for file shows it was established and its first number issued December 21, 1848.

The *Somerset Democrat* is a weekly published on Friday in Somerville, by the Somerville Publishing Company, whose plant is located at No. 16 Union Street. The business was owned and conducted solely by Carlton P. Hoagland, trading as the Somerville Publishing Company, until his death in June, 1930, when it became the charge of his estate. In addition to publishing the *Somerset Democrat*, this concern does a general line of printing, particularly book work, and secures much of its business from out-of-town concerns. The business was established by D. N. Messler and the first issue of the *Somerset Democrat* was dated June 8, 1888.

The State Centre-Record of Bound Brook comes through this genealogy in journalism: *The Bound Brook Democrat* was established by C. J. Wilson and Walter Reiss and the name was changed to *State Centre*. The *Record* was established in 1899 and consolidated with the *State Centre* in 1901. The founder of the *Record* was D. D. Clark, Jr.

The Bernardsville News was established in February, 1892, by John Wells.

The Chronicle was first published at Whitehouse Station, Hunterdon County, in 1868 as *The Family Casket*. It was removed to Bound Brook in 1878, but after a few months the name was changed to *The Chronicle*.

The Peapack Exponent was established in 1900 as an independent paper, issued each Thursday. It is printed at Whitehouse Station but published at Peapack.

SUSSEX COUNTY.

The oldest newspaper in Sussex County is the *Sussex Register* of Newton, founded by John Hall, a publisher from Doylestown, Pennsylvania. It was conducted in a small building in the rear of the courthouse, and its first number was dated July 6, 1813. In 1913 the *Register* published a beautiful and valuable historical edition commemorating its one hundredth anniversary.

The *New Jersey Herald*, the second oldest paper in Newton, Sussex County, was established in 1829, by Colonel Grant Fitch.

The *Sussex Independent*, a weekly newspaper, is published at the borough of Sussex, formerly Deckertown, and was established May 4, 1870.

The *Milk Reporter*, the organ of the fluid milk trade, is a monthly publication started and run at the *Independent* Office in Sussex Borough. It was organized in 1885.

The *Wantage Record*, a sprightly local paper, is published in the borough of Sussex by Charles E. Stickney, who founded it January 1, 1894. It is a Democratic weekly paper.

UNION COUNTY.

The leading newspaper of Union County is the *Elizabeth Daily Journal*. It is the outgrowth of the *New Jersey Journal*, the first number of which was published by Shepard Kollock, February 16, 1799. The paper had many changes of title, the word *Journal*, however, always being retained. A daily paper was established in the 'seventies of the past century, the present title being then adopted. Incorporation was effected May 1, 1903.

There have been several other attempts to establish a daily paper in Elizabeth. The *Argus* was started in 1861; its name was afterwards changed to the *Constitutionalist*, and later it appeared as the *Union County Herald*, and again in 1870 it became the *Central New Jersey Herald*. It was a weekly paper, but the same management published, from 1868 to 1880, the *Elizabeth Daily Herald*. The weekly was discontinued in May, 1890. The daily edition was resumed May 14, 1883, but the paper passed out of existence in 1899. The *Elizabeth Daily Leader* sprang into existence July 29, 1889, under General J. Madison Drake, who for a number of years had successfully conducted the *Sunday Leader*, which ceased publication in February, 1890. The *Daily Monitor* flourished for over a decade, but finally suspended.

The Elizabeth Times Company, publishers of the daily and Sunday *Times*, was incorporated in 1909. Prior to the incorporation of this company the *Elizabeth Evening Times* was established, and issued its first paper May 1, 1901. The *New Jersey Herald* was another daily paper that thrived for a while. It was established in 1895 and was published for about four years. The *Sunday Times*, an independent paper, was established April 3, 1895, by the Sunday Times Publishing Company, of which Thomas D. Taylor was president; it was discontinued in 1898. The present *Sunday Times* was first published about 1920, and is the only successful Sunday newspaper issued in Union County. Prior to the publication of the *Sunday Times*, that field of journalism was represented by the *Index*, which later was removed to Roselle Park.

There have been, at different periods in the last quarter of a century, several weeklies established in Elizabeth, some of which had a prolonged life, while others died in their early infancy. Amongst these mention is made of the *Issue*, *Union County Record*, and *Glad Tidings*. The Freie Presse Publishing

Company commenced the publication, in 1870, of a semi-weekly, the first newspaper to be issued in the city in the German language. Another German paper that was issued semi-weekly was *Die Eltin*, which was established in 1895 and after an existence of four years retired from the newspaper field. A German newspaper was published in Elizabeth for some time as a weekly, the *Elizabeth Revue*. During the late war it was changed to the English language, and was finally merged with the *Sunday Index*.

As early as 1835 a weekly newspaper was started in Plainfield, under the name of the *Herald*. It lasted but a few months. The *Plainfield Union and General Advertiser* was launched in 1837. The same year a new owner took charge, Milton F. Cushing. He dropped the latter part of the title. In September, 1868, he sold out to E. Dean Dow, founder of the Plainfield Seminary, who changed the name to the *Central New Jersey Times*. In 1870 he sold the newspaper to Henry M. Niles, of Binghamton, New York, and John C. Runyon. In 1875 William J. Leonard purchased Mr. Niles' interest. About this time a stock company was formed and it owned the plant until 1890, when Frank W. Runyon purchased it. Mr. Runyon conducted the paper until January 1, 1900, as a Republican newspaper.

The *Constitutionalist* was founded in 1869 by W. L. and A. L. Force as a Democratic newspaper. After the death of W. L. Force in 1893, his partner (a brother) continued it for a few years.

The *Daily Bulletin* was the first daily started in the city, and dated from 1875. It suspended in 1883.

The *Evening News*, published by Thomas W. Morrison, was the next daily, the life of which was from June 2, 1884, to November, 1894, at which time it was purchased by Frank W. Runyon and merged with a daily already begun by him, viz: The *Plainfield Courier*, daily, was started October 5, 1891. This continued to be published after November, 1894, under the title of *Plainfield Courier-News*, and is, today, the only daily published in Plainfield. It was transferred July 1, 1904, to George H. Frost, publisher and editor of the *Engineering News* of New York City. His son, Charles H. Frost, was the owner until his death. It is now published by a corporation.

From May 10, 1887, to October 8, 1916, another daily was published in Plainfield, the *Daily Press*. It was founded by W. L. and A. L. Force, and published at first in connection with the *Constitutionalist*. Before the death of A. L. Force, which occurred March 7, 1915, the *Daily Press* passed into the hands of Leslie R. Fort (son of the late ex-Governor Franklin Fort), who continued it until 1916, when it was purchased by George H. Frost and merged with the *Courier-News*.

Several other newspapers, weekly or daily, of limited lives were begun in Plainfield at various dates.

The *Sabbath Recorder*, official organ of the Seventh Day Baptist churches of this country, published by the American Sabbath Tract Society, was brought to Plainfield from Alfred, New York, and is still issued weekly. It

was first published in New York City, June 14, 1844; on July 1, 1872, was removed to Alfred; on January 1, 1895, was brought to Plainfield.

The *New Jersey Law Journal*, a monthly magazine begun in 1878, previously published at Somerville and then at Trenton, was brought to Plainfield in 1892 and has been published here ever since.

The first newspaper in Rahway, of which there is any record, was the *Bridge Town Museum and New Jersey Advocate*, in 1826, which only endured for about six months, and was succeeded by the *Rahway Museum and Advocate*, published by Smith Edgar. In 1827 the *New Jersey Advocate and Middlesex and Essex Advertiser* succeeded the *Museum* and continued to be published for many years. In 1865 Lewis S. Hyer, who had been connected with the *Monmouth County Democrat*, removed from Freehold to this city and purchased the *National Democrat*, a well established weekly journal, from Josephus Shann, and published it until his death. Uzal M. Osborn published the *New Jersey Advocate* (a successor of the old *Museum*) for many years and sold it to Harry B. Rollinson, who continued its publication, and became the head of the Rahway Publishing Corporation, publishers of the *Rahway Record*, an excellent semi-weekly journal.

The first newspaper in Summit was issued March 1, 1876, by Newton Woodruff, and was called the *Triumph*, but was discontinued one year later. Lorenzo H. Abby, of Madison, established the *Summit Herald* in July, 1881, printing it at Madison, and after a few issues its publication was stopped for lack of patronage. The *Summit Record* was established January 6, 1883, by Newton Woodruff, and passed into the hands of D. M. Smythe in 1885. Thomas F. Lane came into control of the paper in September, 1889. D. M. Smythe reestablished the *Summit Herald* in October, 1889, and successfully conducted it until his death, in February, 1896. Edward Gray purchased the paper from the administration in May, 1896, and two months later sold it to John W. Clift, the present proprietor, well known to the editorial fraternity throughout the State. His son, Frederick W. Clift, is the present editor. The two papers have been consolidated and are now published by the Summit Herald Publishing Company, with Mr. Clift as president and his son as editor, under the name of *The Summit Herald and Record*.

Other newspapers published at the present time in Union County include the following:

Cranford Citizen and Chronicle, weekly, independent Republican, founded in 1898.

Hillside Times, weekly, independent, founded in 1924.

Linden Observer, weekly, independent, founded in 1919.

Linden News, weekly, independent, founded in 1928.

Roselle Spectator, weekly, independent, founded in 1916.

Roselle Park Home News, weekly, independent, founded in 1926.

Westfield Standard, weekly, Republican, founded in 1884.

Westfield Leader, weekly, independent, founded in 1890.

WARREN COUNTY.

The oldest published newspaper in the county is *The Belvidere Apollo*. The first issue was published January 11, 1825, by George G. Sickles, whose son, General Daniel E. Sickles, is more widely known. From 1849 to 1869 the paper was known as *The Intelligencer*, when it became *The Apollo* again. Joshua Ketcham became editor and proprietor in 1871, and remained such until his death in 1904. His estate in 1907 sold it to the present proprietor, J. Madison Drake, Jr., son of General J. Madison Drake, of Elizabeth.

The *Warren Journal* was first published at Belvidere, October 30, 1832. John Simerson became its editor in 1859, and remained as assistant editor even after the paper was sold to Adam Bellis in 1867. Bellis owned the paper for about thirty years, when it was taken by his grandson, Martin Simerson, who, with William O'Neil, conducted it successfully until 1899, when it came into the possession of Smith Brothers, one of whom, Elmer Smith, is still its editor and proprietor.

The largest and most representative paper published in the county is the *Washington Star*, first issued by E. W. Osmun, on January 2, 1868. After a succession of owners, it came into the possession of its present able editor and proprietor, Charles Stryker.

The *Warren Tidings* was published at one time at Washington by the Tidings Publishing Company, and was Republican in its affiliations.

The *Hackettstown Gazette* was first issued by M. F. Stillwell in 1853. Between 1854 and 1861 it was published by Eben Winton, who sold it to Godley and Able. Eli W. Osmun or his father, Ziba Osmun, published the paper for many years, beginning with 1866. The present publishers are Cutler and Valentine.

The *Warren Republican* is published by Curtis Brothers, at Hackettstown and is the successor of the *Herald*, which was established during the Greeley campaign in 1872.

For many years, beginning with 1866, the *Warren Democrat* was published at Phillipsburg. Later, for some years, the only paper published in Phillipsburg was the *Post*, but it does not exist any longer.

The *Blairstown Press* was established in 1877 by J. Z. Bunnell. It is the only paper published in the northern part of the county.

The most recently established newspaper in Warren County is the *Star*, published weekly in Phillipsburg by the Star Publishing Company. It is independent in politics and was founded in 1927. Several other attempts have been made to establish papers in Phillipsburg, but the proximity of Easton, with its large and successful daily paper has invariably proved an unsurmountable obstacle.

BIBLIOGRAPHY.

Folsom, Joseph F., *The Municipalities of Essex County, New Jersey, 1666-1924* (4 vols., New York, 1925).

Heston, Alfred M., *South Jersey, 1664-1924* (5 vols., New York, 1924).

Holmes, Frank R., *History of Monmouth County, New Jersey, 1664-1924* (3 vols., New York, 1922).

- Honeyman, A. Van Doren, *History of Union County, New Jersey, 1664-1923* (3 vols., New York, 1923).
- Honeyman, A. Van Doren, *Northwestern New Jersey* (4 vols., New York, 1927).
- Lee, Francis B., *New Jersey as a Colony and as a State* (4 vols., New York, 1902).
- Nelson, William and Charles A. Shriner, *History of Paterson and Its Environs* (3 vols., New York, 1920).
- Pierson, David L., *History of the Oranges to 1921* (4 vols., New York, 1922).
- Scott, William W., *History of Passaic and Its Environs* (3 vols., New York, 1922).
- Van Winkle, Daniel, *History of the Municipalities of Hudson County, New Jersey, 1630-1923* (3 vols., New York, 1924).
- Wall, John F., and Harold E. Pickersgill, *History of Middlesex County, New Jersey, 1664-1920* (3 vols., New York, 1921).
- Westervelt, Frances A., *History of Bergen County, New Jersey, 1630-1923* (3 vols., New York, 1923).



CHAPTER LXIV.

THE BENCH AND THE BAR.

By B. H. Goldsmith.

There have come down from the earliest days but few allusions to the lawyers who practiced their profession in the Jerseys before the union of 1702. In all the varied occupations disclosed by an examination of public documents in the Secretary of State's office between 1664 and 1703 but one man is distinctively mentioned as an attorney-at-law; James Emott, of Perth Amboy, Deputy Surveyor of East Jersey. In West Jersey here and there a name appears. In May, 1696, the Legislature selected as King's Attorney (Prosecutor of the Pleas) George Deacon for Burlington, and Joseph Tomlinson for Gloucester, with no appointments for Salem or Cape May. In 1697 in this office Benjamin Wheat served for Burlington, Tomlinson was continued for Gloucester, and Joseph Woodrofe was appointed for Salem. In 1699 Thomas Gardner succeeded Benjamin Wheat, remaining in office during 1700. The other officials remained as appointed, John Crawford, in 1700, acting for Cape May County, which for the first time received such recognition. In 1701 John Wood became King's Attorney for Gloucester, after which period the government became vested in the Crown.

Early Acts Affecting Bar and Bench—As early as October, 1676, the question of admission to the bar was made the subject of legislation by the East Jersey Assembly. The first restriction excluded justices of the peace, who were prohibited from appearing as attorneys or advocates. They were further estopped from drawing declarations except for the King, the Lord Proprietor, their own cases, or in suits previously instituted. In 1677 these exceptions were enlarged by permitting the justices to appear as attorneys in "foreign negotiations."

An act of 1694 extended the provisions of the statute of 1677, embracing sheriffs, sub-sheriffs, court clerks, commissioners, and messengers of the courts of small causes, and heavy penalties were provided for violations of the act. The whole matter of admission to the bar, so far as East Jersey was concerned, was reached finally in the eleventh instruction to the errand Governor Jeremiah Basse, who, under date of April 14, 1698, was directed to consent to the passage of an act prohibiting any attorney from practicing unless admitted by His Excellency's license.

In West Jersey lawyers were mentioned in the twenty-second chapter of the Concessions and Agreements of March 3, 1676. It is therein provided that no person or persons should be compelled to fee any attorney or counsellor to plead his or their cause. All persons should have free liberty to plead their own causes if they so desire. This provision from the funda-

mental charter of the province was confirmed later by an act of Assembly approved January 15, 1681. The Fundamental Constitution of East Jersey, in 1683, contained a similar clause.

It will be noticed that these provisions are limited to scope and apply only to a litigant who desired to appear in court *per se*, but that in all other cases the retaining of counsel was recognized as a part of the legal system of the two colonies.

The union of 1702 brought system out of judicial chaos. The bar of New Jersey became established upon a sure foundation, reinforced by able men from Pennsylvania and New York. Attorneys were first admitted upon motion, then a plan of examinations in open court before the justices of the Supreme Court in banc was formulated, applicants were recommended to the Governor for license, and finally, a half century before the Revolution, these methods of admission were so firmly fixed that subsequent changes have been few and infrequent.

Often practicing at the early colonial courts were men of unsavory reputations. Like all new settled communities, the Jerseys were in a condition of unrest. Then no person of local influence had been born upon this side of the Atlantic. Religious and economic considerations had moved men to leave their homes over sea, and in the tide of immigration the foam and froth came to the surface. Men of bubble reputation danced upon the wave, sought and often secured place and preferment. Quit-rent contests, suits growing out of proprietary grants, litigation arising by reason of more extended domestic and foreign trade were some of the reasons that made the Jerseys attractive to those who hoped to gain prominence by extreme partisanship.

Men of this calibre appeared, at times, before the East and West Jersey courts, whose jurisdictions and powers were loosely defined. Such recognition, when received, was used as a basis for personal advancement. Without education or position necessary to admit them to the English or Scottish bar, America offered a fertile field for all such adventurers. Nor can it be denied that such self-styled lawyers were the direct cause of the legislation already mentioned.

Colonial Courts—Following this formative period there appeared worthy men in the community, men of more than ordinary parts, who, by reason of merit rose to distinction. Some indeed occupied places upon the bench, although they had never read law nor been admitted to the bar. An examination of the "Rules of the Supreme Court" covering the Colonial period discloses the remarkable fact that from 1704 to 1776 only two Chief Justices of New Jersey, of eight persons who held that office, were licensed attorneys by the courts of the province. A notable illustration of the lay element in the chief justiceship is to be found in the person of William Trent, a merchant, who moved from Philadelphia to the highland south of

the Assanpink Creek and gave his name shortly before his death, in 1724, to the city of Trenton.

The associate justiceships during that period were occupied by twenty-two individuals, of whom only three had been admitted to the Bar of New Jersey. Of the three Charles Read and Richard Saltar were both admitted, each upon the day he was elevated to the Bench. Richard Stockton, of all the associate justices between 1704 and 1776, appears to have been the only enrolled New Jersey practitioner of law. The lay element also appeared during and after the Revolution, prominent among the non-professional associate justices being Samuel Tucker, elected in 1776, Isaac Smith in 1777, John Cleves Symmes in 1777, John Chetwood in 1778, and William Rossell in 1804.

During the Colonial period of the attorney-generals holding office in New Jersey several were laymen. It was not until 1723 that James Alexander, the first New Jersey lawyer, was appointed, he being admitted to practice upon the day he received his commission as Attorney-General, the same being true of his successor, Lawrence Smith. Joseph Warrell and Cortlandt Skinner, who complete the list, were both members of the New Jersey Bar.

During the eighteenth century much of the history of New Jersey is interwoven in the records of her Supreme Court, which had its actual beginnings in the Ordinance of Lord Cornbury. The partial failure of the courts of the proprietary governments to administer justice, the uncertainty of correct practice, the undefined jurisdiction of the earlier tribunals, led to popular discontent and contempt.

To alter such a situation, to show the colonist that the sceptre was held in firm hands, the Supreme Court of the Province of New Jersey was established in 1704, with far reaching power over the lives and liberties of those within its jurisdiction. Modeled upon the Courts of Queen's Bench, Common Pleas, or Exchequer, its practice conformed to existing English standards, and thereby secured the right of trial by jury, except in confession or in non-appearance. It was provided that the court should sit with two sessions yearly, alternately at Burlington and Perth Amboy, with circuits, held once a year in each county, by one of the justices of the main court, assisted by two or more justices of the peace in the county where the circuit was held. Inferior Courts of Common Pleas and General Sessions of the Peace were organized in each county. Nor was the matter of appeal from the finding of the Supreme Court neglected, for under the Queen's instructions to Lord Cornbury any judgment for over £100 could be carried to the Governor and his Council, who sat as a court of final resort. Appeals lay from the Governor and his Council, in judgments over £200, to the Queen and her Privy Council.

The Colonial Supreme Court of New Jersey was the embodiment of an aristocratic sentiment. Dignified and stately, no haste characterized its pro-

ceedings, its grand jurors were selected from the most worthy citizens, its constables stood in proper awe, its justices sat in state, and its attorneys paid it respect. There was no lack of impressiveness in the sessions of this tribunal. In the old courthouses of the former provincial capitals, behind the oak bench, sat the chief justice and his associates, bewigged and stern. Below them stood the clerk, holding in his hand the vellum bound minutes stamped in gold with the royal arms. Constables, carrying their staves of office, passed among the audience or bowed to the lawyers, who, tradition says, wore gowns while in the judicial presence.

How the various courts of the State gradually developed into their present form, is outlined briefly in the following pages, from which, however, many historically and otherwise very interesting details had to be omitted, in order to stay within the limits assigned to this chapter. It is the province of a volume rather than a section thereof.

Justice's Court—This is the lowest court with common law and criminal jurisdiction. Suits involving no more than \$200 may be tried in it, and appeal can be had to the Court of Quarter Sessions. Justices of the peace also sit as magistrates for the hearing and determination of summary actions under statutes, for the recovery of penalties and the imposition of fines; as for instance, under the Motor Vehicle Act, the Fish and Game Act and similar statutes.

The office of justice of the peace was the first judicial office recognized and established in the Province, and the justice was made the judge of the court for the trial of civil causes for a limited amount.

The justices of the peace were elected by the people in both East and West New Jersey, but, after the surrender of the government to the Crown, the appointment was given to the Royal Governor.

The courts are now governed by the act entitled An Act Constituting Courts for the Trial of Small Causes, Revision of 1903. This act declares that the court shall be known as the Small Cause Court, and shall be a court of record. The jurisdiction remains unchanged.

The justice's court was a good school for college-bred lawyers, and it has served the important purpose of administering justice to the best of its ability with promptness and without undue expense. It has now been superseded in a large part of the State by the District Court, in which the simple and prompt procedure of the justice's court has been extended to larger cases and a wider jurisdiction.

Police Court—This is composed of a police justice, or a justice of the peace appointed by him. His criminal jurisdiction in the city for which he is appointed is the same as that of a justice of the peace. He tries cases of violation of city ordinances and appeal is to the Court of Common Pleas, or Quarter Sessions, or to the Supreme or Circuit Court. In some municipalities police justices are officially known as recorders.

District Court—The jurisdiction of this court is limited to the county in which the court is held. It has authority in all suits of a civil nature in which the sum involved does not exceed \$500, exclusive of costs, including disputes between landlords and tenants and replevin and attachment cases. Appeal is to the Supreme Court.

It was in the city of Newark that the first movement was made to create a Court for the Trial of Small Causes, in which the judge should be a lawyer instead of a justice of the peace. An act was passed in 1868, entitled "An Act Constituting the Mercantile Court of the City of Newark," Laws, 1868, pp. 942, 1102.

Four years after this, effective measures were taken to do away with the civil jurisdiction of the justices of the peace and establish courts with trained lawyers as judges. An act to establish District Courts in the city of Newark was approved March 4, 1873. There were to be two courts, to be called the First and Second District Courts.

After four years of experience with these courts in Newark, a general act was passed under the amended constitution, providing for the establishment of a District Court in every city of fifteen thousand inhabitants, and for two such courts in every city of one hundred thousand inhabitants.

The year after the passage of the general District Court act, the jurisdiction of all the District Courts was increased to two hundred dollars.

In 1882, Laws, p. 195, the jurisdiction of the District Courts was increased to three hundred dollars, and only the civil actions excepted were those in which the title to land should come in question. Several other changes were made at different times.

A revision of the acts concerning District Courts was made in 1898.

Important amendments in the District Court act as revised in 1898, were made in 1908. Until this time the courts had existed only in cities. Now it was provided that courts might be constituted in judicial districts comprising one or more municipalities in the same county, containing not less than seventeen thousand inhabitants, such judicial districts to be created only by special act of the Legislature.

The District Court Judges are appointed by the Governor for terms of five years, their salaries varying according to the population of their districts. There are now the following District Courts: Atlantic City; Bayonne; four in Bergen County; Camden, East Orange; Elizabethport; two in Essex County; Hoboken; two in Hudson County; two in Jersey City; two in Monmouth County; three in Morris County; two in Newark; New Brunswick, Orange, Passaic; Paterson; Perth Amboy; Plainfield; Somerset County; Trenton.

Court of Quarter Sessions—This court has jurisdiction over all offences of an indictable nature within the county, except treason and murder. As a court of common law jurisdiction, it can hear only appeals from the justices' courts and the police courts.

The courts established by the settlers and by Governor Carteret were local or town courts either created by the settlers in town meetings as in Newark, or by the Governor in the town charters as in Bergen, Woodbridge, Piscataway and Monmouth. It was by the Legislature that the County Courts were established, and in East New Jersey it was on the creation of these courts that the counties themselves were created. In the first session of the Assembly which was held in 1668, an act was passed defining certain crimes and declaring what punishments should be inflicted, but no courts were erected by the Assembly at this time. The next Assembly held under Governor Carteret in 1675 referred to the fact that great charges had been occasioned by the necessity of keeping courts within this Province, and enacted that there be kept two courts in each year in each respective county to go by the denomination of County Courts, and that the members of the courts be elected out of the county to which the courts do belong. It was declared that causes actionable should be tried at the County Court, from whence there should be no appeal granted, under twenty pounds, except to the Bench or to the Court of Chancery.

On the partition of the Province, the Assembly of East New Jersey passed an act in 1682 entitled "An Act to Erect County Courts." This declared that there should be "held and kept in every county, Courts of Sessions or County Courts yearly and every year for the hearing, trying and determining of all causes there brought and commenced, as well cases and causes criminal as cases and causes civil between party and party."

The act of November 22, 1794, entitled "An Act Concerning Justices of the Peace and Courts of General Quarter Sessions," provided that the justices of the peace of every county, or any three or more of them, shall constitute a Court of General Quarter Sessions of the Peace in and for such county, which court shall be a court of record and shall have cognizance of all crimes and offences of an indictable nature done or attempted in the county, provided that indictments for treason, murder, manslaughter, sodomy, rape, polygamy, arson, burglary, robbery, forgery, perjury and subordination of perjury and crimes punishable with death, although found in such Court of General Quarter Sessions, shall be tried in the Supreme Court, Oyer and Terminer or General Jail Delivery, to be held in such county.

The Constitution makes no mention of the Court of Quarter Sessions, and the statute constituting the court contains no description of the jurisdiction except in specifying the crimes over which it is not to have cognizance. The jurisdiction is based upon the common law, and upon the statutes defining offences cognizable by the justices in their sessions. The jurisdiction of the Quarter Sessions is in fact the jurisdiction of the justices of the peace in their quarterly sessions.

Court of Common Pleas—The jurisdiction of this court is extensive. It holds three stated terms each year and special terms when so ordered by the Supreme Court. Its original jurisdiction includes all personal actions not

involving the freehold; the changing of the name of any town or village in the county or of any person on his request; cases relating to insolvency, roads and wrecks; the property of absconding debtors; applications for exemption from military duty, and it decides suits against constables who neglect to execute warrants. It grants licenses and tries cases referred to it by the Circuit Court. The presiding officer is a judge appointed to that office. The Justice of the Supreme Court, holding the Circuit Court within the county, is ex-officio Judge of the Court of Common Pleas. It can try cases referred to it by the Circuit Court and certify the same to the Supreme Court.

Circuit Court—This court has concurrent jurisdiction with the Supreme Court except in criminal cases and has authority to try Supreme Court issues. It holds three stated terms annually and a special term when so ordered by a Justice of the Supreme Court. Appeals are taken to the Court of Errors and Appeals.

The Circuit Courts as now constituted are courts of record with general original common law jurisdiction, there being one in each county, having a clerk and officers of its own, who are also officers of other courts of the county. They are held by the Justice of the Supreme Court assigned to the county, or by one or more of the Circuit Court judges created by Chapter LXXVIII of the laws of 1893, and occasionally by a Judge of the Court of Common Pleas assigned for the purpose. The Legislature has since authorized the appointment of other Circuit Court judges and there are now ten in all. The courts so constituted were created by the act of February 14, 1838, entitled "An Act Respecting the Circuit Courts in the Several Counties of This State," Laws 1837, page 61. Having been established by statute before the adoption of the Constitution of 1844, and being mentioned among the courts in which the judicial power was vested by that constitution, and not included with the inferior courts which might be altered or abolished by the Legislature, they are constitutional courts, and their jurisdiction is fixed as it existed in 1844, and is limited by the jurisdiction then conferred upon other courts. The powers of the Supreme Court not conferred upon the Circuit Courts prior to or by the Constitution of 1844, cannot now be given to it by the Legislature, and the powers which it had on the adoption of the Constitution cannot now be taken away from it by statute.

The Circuit Court Judges are appointed by the Governor for terms of seven years with a salary of \$16,000.

Supreme Court of Judicature—The Chief Justice and eight associate justices compose this court, which may be held by any one of the nine justices. It meets in Trenton on the third Tuesday in February and the first Tuesdays respectively of June and November. Special terms may be ordered by the Chief Justice or any two associate justices. Its jurisdiction covers all real, personal or mixed actions at common law, and it has power

to decide when the laws and joint resolutions have not been duly passed and approved. It has authority to review the proceedings of other courts and the only appeal is to the Court of Errors and Appeals. The business of this court has grown to such an extent that it has been divided into parts I, II, and III.

The Supreme Court of Judicature goes back to the times of the Proprietors and was really established by ordinance of Lord Cornbury, which declared that it should be held at Amboy and Burlington alternately. This ordinance fully empowered it "to have cognizance of all pleas, civil, criminal and mixed, as fully and amply to all intents and purposes whatsoever, as the courts of the Queen's Bench, Common Pleas and Exchequer, within Her Majesty's Kingdom of England have or ought to have."

Its jurisdiction has not been defined by the Constitution or by any legislative acts, but has been defined by its own decisions and by those of the Court of Errors and Appeals. It is recognized to "have superintendence of all inferior courts, both civil and criminal; of all corporations in the exercise of their corporate powers; and of all public officers in the execution of their special authorities or trusts."

The Constitution of 1776 did not fix the number of justices, but the act relative to the Supreme and Circuit courts, by William Paterson, passed March 9, 1798, as revised and passed June 6, 1799, provided for one Chief Justice and three Associate Justices. The Act of February 14, 1838, increased this number by one Associate Justice, and this composition was confirmed by the Constitution of 1844. The Act to Reorganize Courts of Law, of February 17, 1855, increased the number of Associate Justices by two to a total of six. Another act, passed in 1875 added still two more Justices, bringing their total number up to eight, who, together with the Chief Justice, now compose this tribunal. There are nine judicial districts or circuits, as follows:

The Supreme Court Circuits of New Jersey are divided as follows:

First District—Cape May, Cumberland, Salem and Atlantic.

Second District—Gloucester and Camden.

Third District—Monmouth, Burlington and Ocean.

Fourth District—Mercer, Hunterdon and Warren.

Fifth District—Middlesex and Union.

Sixth District—Somerset, Morris and Bergen.

Seventh District—Essex.

Eighth District—Hudson.

Ninth District—Passaic and Sussex.

The Chief Justice and the Associate Justices of the Supreme Court are appointed by the Governor for terms of seven years, the salary of the former being \$19,000 and that of the latter \$18,000. The clerk of this court is appointed by the Governor for a term of five years with a salary of \$6,000,

and the law reporter is appointed by the Supreme Court for a term of five years at a salary of \$500.

Court of Errors and Appeals—This court is composed of the chancellor, the justices of the Supreme Court and six specially appointed justices. It is the highest tribunal in the State from whose decisions there is no appeal.

Until 1844 it was constituted by the Governor and Council, but since that year it has been constituted as described above. With the increase of appeals to this court, several efforts have been made by the bar to bring about a change in the composition of this court. The Legislature has passed at different times constitutional amendments for the creation of a separate Court of Appeals, with separate justices, devoting all of their time to this work, so that the over-burdened Chancellor and the equally over-burdened Justices of the Supreme Court might be relieved from it. However, all these attempts have failed of adoption by the people.

The Court of Errors and Appeals has no original jurisdiction, but only appellate jurisdiction, by writ of error from the court of common laws, and by appeal from the Court of Chancery and the Prerogative Court. The Secretary of the State acts as clerk of the court, just as he used to act as clerk to the Governor and Council.

Court of Chancery—The members of this court are the Chancellor and ten vice-chancellors. Its function is to give such relief as is not given by the common law courts, and appeal must be made to the Court of Errors and Appeals.

With the increase in the pressure of business in the Court of Chancery in New Jersey, it became evident in 1871 that it was not enough for the Chancellor to have Masters to whom cases might be referred to take testimony and make a report which must be examined and passed upon by the Chancellor, and that it was necessary to have some one who could hear the case for the Chancellor and make the decision himself. This power could have been given by the Chancellor to one of the Masters, as it had been given in England to the Master of the Rolls as Chief of the Masters, or in New Jersey to the Justices of the Supreme Court, but it was thought best to have a master designated by law with a distinctive and honorable title, and by the act of April 6, 1871, Laws, p. 127, it was provided that the Chancellor should have power to appoint a Vice-Chancellor who was to be a counsellor-at-law of ten years' standing, and who should be commissioned by the Governor, and that the Chancellor might refer to him any causes or matters pending in the court to hear the same for the Chancellor and advise what order or decree should be made therein, and that any cause in which the Chancellor was interested might be so referred. The business of the court increasing, provision was made in 1889 for two more Vice-Chancellors and the number has been added to from time to time until now the number is ten.

The Chancellor, appointed by the Governor for a term of seven years

with a salary of \$19,000, also has the title and office of Ordinary and Surrogate-General. The Vice-Chancellors are appointed by the Chancellor for terms of seven years with salaries of \$18,000. There is also a Clerk in Chancery, appointed by the Governor for a term of five years at a salary of \$6,000; a Chancery Reporter, appointed by the Chancellor for a term of five years at a salary of \$500; and a number of Advisory Masters.

Orphans' Court—This court is held by the Judge of the Court of Common Pleas, the justices of the Supreme Court being judges *ex-officio*. It decides all disputes relating to wills, the accounts of executors, the recovery of legacies, the mental condition of persons in the military, naval or marine service, the division of estates, etc.

The Orphans' Court, established in 1784, was not one of the courts existing when the Constitution of 1776 was adopted, and in the Constitution of 1844 it was included among the inferior courts which might be altered or abolished by the Legislature (Constitution 1844, Article VI, Section 1), but the Prerogative Court with all its existing powers was preserved and protected by that Constitution.

The jurisdiction and powers of the Orphans' Court have in fact been extended and modified by the Legislature in various acts both before and since the Constitution of 1846. As early as 1804, the Orphans' Court was given power to carry out contracts for the sale of lands of decedents, and the first general revision of the statutes was made in 1820, but the changes were for the most part by way of addition and in matters of detail.

By the act of June 13, 1820 (Rev. 784), the powers and duties formerly exercised and performed by the Ordinary relative to the appointment of guardians for persons under twenty-one years of age were conferred upon the Orphans' Courts subject to an appeal to the Prerogative Court.

In 1822 the appointment of the judges was taken from the Ordinary and given to the Legislature in joint meeting, and the Constitution of 1844 put this power in the Governor. The judges of the Orphans' Courts were originally the judges of the Court of Common Pleas, and the number of these was indefinite until it was reduced to five by the Constitution of 1844, and to one by the act of March 26, 1896. By the act of February 9, 1855, entitled "An Act to Reorganize the Courts of Law," the Justices of the Supreme Court were made *ex-officio* judges of the Orphans' Courts, and the Justice holding circuit in any county was made President Judge of the Orphans' Court.

Prerogative Court—The Chancellor is the Judge of the Prerogative Court, which has authority to grant the probate of wills, letters of administration and the settlement of disputes relating to the same. Its decisions are appealable to the Court of Errors and Appeals.

Surrogate Court—Each county has a surrogate whose duties mainly relate to will cases. Appeals have to be made to the Orphans' Court of the county.

Court for the Trial of Impeachments—This court consists of the Senate which tries the Governor or any officer of the State for misdemeanor while holding such office. The impeachment must be by the Assembly. A two-thirds vote is necessary to convict and from such conviction there is no appeal.

Court of Pardons—This court consists of the Governor, Chancellor and six judges of the Court of Errors and Appeals. A majority of the court of whom the Governor must be one, may remit fines and forfeitures, grant pardons after conviction except in cases of impeachment, and commute sentences of death to imprisonment at hard labor for life or a stated number of years. There is no appeal from the judgment of this court.

The pardoning power is given by the Constitution of 1844 in the article relating to the Executive.

Court of Oyer and Terminer—This court is composed of any Supreme Court Justice and the Judge of the Court of Common Pleas. It meets in the respective counties and has jurisdiction over all offences of an indictable nature, from which appeal may be made to the Supreme Court.

The origin of the Court of Oyer and Terminer is found far back in the history of English law. In New Jersey courts were constituted by commission of Governor Carteret for the trial of criminal as well as civil cases. He appointed a court at Bergen on his arrival in August, 1665; the charters he gave to Bergen and Woodbridge provided for local courts, and he issued commissions for the trial of special cases, but finding it necessary to have a court of more than local jurisdiction, he issued a commission in 1670 to Mr. Peter Parker, justice of the peace at Woodbridge, and his assistants, to take cognizance of all cases that should be directed and brought before them between party and party "or otherwise as aforesaid," and on February 27, 1671-72, a commission of Oyer and Terminer was issued by Governor Carteret, with the approbation of the General Assembly, directed to Captain John Berry one of the Council, and seven other prominent men, commanding them or any three of them to be a court and to meet at Elizabethtown and call before them all persons against whom complaint in matters of crime and fact should be made, and to determine and pass sentence upon the same according to law and justice.

Federal Courts in New Jersey—New Jersey has one United States Circuit Justice and three United States Circuit Judges; four United States District Court Judges; one United States District Attorney; one United States Marshal; several Referees in Bankruptcy, located at Atlantic City, Camden, Newark, Jersey City, Trenton, Perth Amboy, Paterson and Summit; and a number of United States Commissioners located at Camden, Trenton, Hoboken, Paterson, Jersey City, Elizabeth, Asbury Park, Atlantic City, Mount Holly, Hackensack, New Brunswick, Perth Amboy, Salem, Phillipsburg, Newark, Cape May and Clinton.

Miscellaneous Legal Bodies—In addition to the courts specified, there is one for the trial of juvenile offenders, which is for the beneficent purpose of reforming rather than punishing youthful criminals, and the Coroner's Court, whose duty is to inquire into the causes of all deaths in prison and of those elsewhere which have a suspicious appearance. No appeal can be taken from the verdict of a coroner's jury.

The Law Department of the State of New Jersey is headed by the Attorney-General, who has a number of assistants, including the Assistant Attorney-General, the Second Assistant Attorney-General and several additional assistants.

Of course, each county has a number of officials of its own, connected with law enforcement, in addition to the various judges, mentioned in the preceding sections. These officials include a sheriff and his assistants; the county clerk and a deputy county clerk; a surrogate and a deputy surrogate; a prosecutor of the pleas and an assistant prosecutor; the chief county detective; the chief county probation officer; a jury commissioner; a county solicitor; several coroners.

The Law Revision Commission, consisting of three commissioners, who serve for six years without compensation, was created by Chapter 110, Laws of 1925.

The Statutes Revision Commission, created by Chapter 73, Laws of 1925, for the purpose of cultifying and revising the laws of New Jersey, consist of three commissioners and one secretary, the former being appointed by the Chancellor for an indefinite term, their compensation being fixed by him, too.

Bar examinations are held at the State House for attorneys on the last Fridays in March and September of each year and for counsellors on the first Fridays in April and October of each year. There is a Board of Bar Examiners, for conducting examinations for admission to the bar, as well as for hearing disbarment proceedings.

Like all other states of the Union, New Jersey has a State Bar Association, which is very effectively active. It has an honorable and interesting history, which space limitations prevent us from describing in detail.

Local bar associations exist in Atlantic, Bergen, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Mercer, Monmouth, Morris, Passaic, Somerset, and Union counties.

From the members of the bar there are appointed a number of Special Masters in Chancery, Supreme Court Examiners, and Supreme Court Commissioners.

BIBLIOGRAPHY.

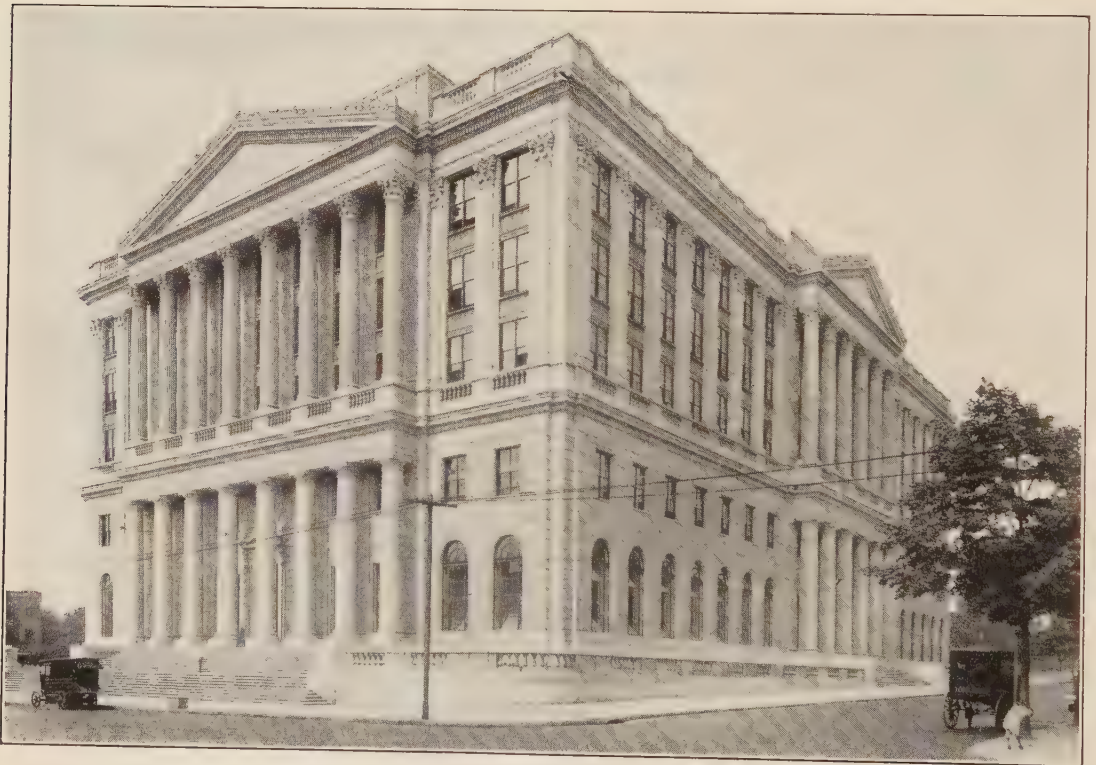
- Field, Richard Stockton, *The Provincial Courts of New Jersey* (New York, 1849).
Folsom, Joseph F., *The Municipalities of Essex County, New Jersey, 1666-1924* (4 vols., New York, 1925).
Heston, Alfred M., *South Jersey, 1664-1924* (5 vols., New York, 1924).
Holmes, Frank R., *History of Monmouth County, New Jersey, 1664-1924* (3 vols., New York, 1922).

- Honeyman, A. Van Doren, *History of Union County, New Jersey, 1664-1923* (3 vols., New York, 1923).
- Honeyman, A. Van Doren, *Northwestern New Jersey* (4 vols., New York, 1927).
- Keasbey, Edward Quinton, *The Courts and Lawyers of New Jersey, 1661-1912* (3 vols., New York, 1912).
- Lee, Francis Bagley, *New Jersey as a Colony and as a State* (4 vols., New York, 1902).
- Nelson, William and Charles A. Shriner, *History of Paterson and Its Environs* (3 vols., New York, 1920).
- Pierson, David L., *History of the Oranges to 1921* (4 vols., New York, 1922).
- Scott, William W., *History of Passaic and Its Environs* (3 vols., New York, 1922).
- Van Winkle, Daniel, *History of the Municipalities of Hudson County, New Jersey, 1630-1923* (3 vols., New York, 1924).
- Wall, John P., and Harold E. Pickersgill, *History of Middlesex County, New Jersey, 1664-1920* (3 vols., New York, 1921).
- Westervelt, Frances A., *History of Bergen County, New Jersey, 1630-1923* (3 vols., New York, 1923).
- Whitehead, John, *Judicial and Civil History of New Jersey* (Boston, 1897).





HOME OF THE GLOBE INDEMNITY COMPANY—NEWARK



HOME OF THE MUTUAL BENEFIT LIFE INSURANCE COMPANY—NEWARK

CHAPTER LXV.

HISTORY OF INSURANCE.

By B. H. Goldsmith.

New Jersey, since its early days, always has presented an attractive field for the formation and growth of insurance companies. The facilities provided for the investment of funds are excellent, being within a short distance of the New York and Philadelphia financial centers. Real estate can be acquired at reasonable prices for home-office and agency-office purposes. Labor conditions are such that a clerical force can be secured without difficulty, and excellent commuting facilities provide living conditions unsurpassed. As a result of these conditions, insurance companies in New Jersey have prospered amazingly and form a very important part in the State's economic system. Indeed, the City of Newark is one of the great insurance centers in this country, especially in the field of life and industrial insurance. However, the early beginnings of insurance history in New Jersey were not in that field, but in that of fire insurance.

Early Fire Insurance Companies—The first fire insurance company organized in New Jersey was the Newark Mutual Fire Assurance Company. In the early part of the nineteenth century property owners in Newark began to realize that fire insurance was of sound, practical value. A few took out policies in New York or a London company. In 1807 a stable in Market Street, in the rear of Newark's leading tavern, which stood at the northeast corner of Market and Broad streets, was burned. The prompt payment of loss was a powerful object lesson, and it was driven home with force after each fire, for it was not long before another insured building was burned. In February, 1810, a mass meeting was held "at early candle-lighting," in the courthouse, when preliminary steps were taken to organize a fire insurance company among the citizens on a mutual plan. It was purely a public measure, without the slightest thought of individual gain. It commenced business May 14, 1810, and was incorporated November 4, 1811. Its secretary was Joseph C. Hornblower, then a young lawyer, who afterwards became Chief Justice of the Supreme Court of New Jersey and one of its leading citizens. The company's business at first was carried on in Hornblower's office, and he handled most of it himself for a short time. The corporation is now owned by the Royal Insurance Company of London and has grown rapidly during recent years. It operates as one of the Royal Group in a large part of the United States and Canada.

In 1826 the New Brunswick Fire Insurance Company was organized with a capital of \$50,000. Confining its operations entirely to New Brunswick and vicinity, it developed very slowly during the first century of its existence. In 1927, the company was reorganized and is now operating in

many states under the direction of the Home Insurance Company of New York.

The Camden Fire Insurance Association commenced business in April, 1841, having been incorporated March 12, 1841. An early history of this company refers to the fact that of the 13 original directors, two were ferry-men and innkeepers, one a gunsmith, one a shoemaker, and the fifth a sausage weaver. The company operated in a very conservative manner at first—its income for the initial year being \$147. The records disclose that no losses were incurred during that year. The concern was changed in 1870 to a stock company, and since that date has increased its capital several times.

Though the "Camden Fire" is the oldest and only existing company in Camden in its line, competition has frequently been threatened. The year 1873 was particularly prolific in the appearance of potential rivals. Subscription books of the Citizens' Insurance Company of Camden, New Jersey, were advertised as being open at No. 112 Federal Street on January 4; the Trade Insurance Company, with offices at No. 103 Market Street, was organized in July, and the New Jersey Fire, Marine & Inland Insurance Company opened offices at No. 105 Market Street in August. These, however, all proved to be "mushrooms" similar to the "wild cat" banks of 1833-37 and soon were compelled to disband. The multiplicity of these insurance companies increased to such an extent that in 1875, the "West Jersey Press" advocated the publication of a monthly blue book giving the standing of all companies soliciting public patronage.

The American Mutual Insurance Company of Newark was incorporated February 20, 1846, by twelve of Newark's most substantial citizens. The company commenced business in an office on the second floor of the Daily Advertiser Building at Broad and Market streets. It has grown rapidly, and is now operating through agency connections both here and abroad, transacting a considerable volume of fire and marine business in foreign lands through the American Fire Insurance Association and the Marine Office of America.

The Firemen's Mutual Insurance Company of Newark was incorporated December 3, 1885, by Newark business men, a number of whom had served as volunteer firemen. Its beginning was small and its growth slow for a number of years, but it has become one of the great American companies controlling a number of small companies and operating successfully throughout an extensive territory.

Three other fire insurance companies, which are still successfully engaged in business, were organized in New Jersey during the nineteenth century. The Merchants & Manufacturers Fire Insurance Company of Newark was incorporated February 28, 1849, and commenced business May 20, 1849; the National Fire & Marine Insurance Company of Elizabeth was incorporated August 2, 1865, and commenced business on November 1 of that year; and the Standard Fire Insurance Company of New Jersey was

incorporated in Trenton February 22, 1868, and commenced business on the same day.

Growth of Fire Insurance Companies—Prior to the Civil War nearly all of the fire insurance companies in New Jersey were organized and operated as mutual companies. A history of one of the first companies organized contains the following statement:

"The original deed of settlement provided that the policies issued by the company should cover a period of five years, except on goods, wares, and merchandise, which might be insured for a shorter term. It also stipulated that every person insured should deposit, in addition to the premium paid, a certain sum for every hundred dollars insured according to the rates and regulations. These deposits were available for payment of losses and expenses after premiums had been exhausted, but if not required for those purposes or such portions as were not thus required, were to be returned to the insured at the end of the policy term."

The practice of most of the companies was to retain these deposits, giving to the insured some evidence of indebtedness in the form of script. Under reorganization arrangements the mutual companies were transformed into stock companies by permitting the owners of script to surrender their script holdings and secure therefor certificates of stock.

Following the Civil War and during the financial depression of 1873, there were few, if any, fire insurance companies organized. When the reaction set in after the depression of 1873, a number of such companies were started with rather disastrous results. Several of them failed and others reinsured their business in larger companies.

Again from 1895 to 1925, financial conditions did not warrant the development of insurance companies, and the result was that very few were organized. During the last few years, however, a large number of new fire insurance organizations have commenced operations.

Today's Active Fire Insurance Stock Companies—Following is a list of the fire insurance companies of New Jersey, including only stock companies: Ajax, Newark, incorporated in November, 1926; American, Newark, February, 1846; Atlantic City, Atlantic City, July, 1902; Bonded, Newark, June, 1928; Bridgeport, Jersey City, September, 1928; Camden, Camden, March, 1841; Central Union, Jersey City, December, 1928; Columbia, Jersey City, March, 1901; Eagle, Newark, February, 1912; Eastern, Atlantic City, October, 1902; Essex, Newark, November, 1927; Federal, Jersey City, February, 1901; Fidelity, Atlantic City, August, 1919; Firemen's, Newark, December, 1855; Foundation, Newark, May, 1928; Jefferson, Newark, December, 1927; Mayflower, Newark, March, 1928; Merchants & Manufacturers, Newark, February, 1849; National Fire & Marine, Elizabeth, August, 1865; National Guaranty, Newark, December, 1924; Newark, Newark, November, 1811; New Brunswick, New Brunswick, December, 1826; New Haven, Jersey City, September, 1928; New Jersey, Newark,

December, 1910; New Jersey Manufacturers Association Fire Insurance Company, Trenton, December, 1921; Old North, Princeton, April, 1928; Pavonia, Jersey City, May, 1927; Public, Newark, April, 1928; Raritan Valley, Raritan, May, 1928; Seaboard, Atlantic City, August, 1907; South Jersey, Egg Harbor City, October, 1928; Standard, Trenton, February, 1868; Sussex, Newark, April, 1928; Transatlantic, West New York, May, 1928; Underwriters Re-Insurance, Atlantic City, June, 1928; United, Newark, May, 1928; and Universal, Newark, March, 1921. There is also the New Jersey Manufacturers Association Lloyds, with headquarters at Trenton, incorporated in August, 1927. Many of the leading companies of other states have been admitted to do business in New Jersey.

Fire Insurance Statistics—In his annual report for the year ending December 31, 1928, published in 1929 and the latest available, Frank H. Smith, Commissioner of Banking and Insurance, gives a summary showing the flourishing condition of the fire insurance companies of New Jersey, exclusive of domestic mutual fire insurance companies. This summary covers three hundred and forty companies, of which twenty-eight were New Jersey stock companies, one the New Jersey Lloyds Association, two hundred and fifty-seven companies of other states, one a Lloyds Association of another State, and fifty-three companies of other countries.

For the New Jersey stock companies alone, the grand totals were: New premiums written, \$58,610,280; total income, \$96,909,870; net losses paid, \$24,471,804; total disbursements, \$61,465,366; admitted assets, \$175,023,601; total liabilities, \$75,921,111; capital stock, \$34,750,000; surplus, \$64,352,490; risks in force, \$13,296,291,974; gain from underwriting, \$2,400,859; gain from investments, \$1,990,093.

The extent of the business of the various stock companies of New Jersey engaged in underwriting insurance may be seen from the following figures. In 1928, they wrote a total of \$742,624,283 new risks, divided as follows: Fire, \$541,260,984; ocean marine, \$27,829,773; motor vehicles, \$36,658,027; inland navigation and transportation, \$106,614,699; all others, \$30,260,800. The grand total of premiums received by these companies during 1928 was \$5,730,900; the total of losses paid, \$1,710,419; and the total of losses incurred, \$1,854,005.

In the same report Commissioner Smith also makes some very interesting comparisons, showing a considerable increase in the assets of the companies operating in New Jersey. In this connection it is of interest to note that the premium income increased more than twenty-three and one-half millions of dollars during the year 1928, while the net losses paid during the same period decreased by more than eleven and three-fourths millions.

	Increase.
Number of Companies.....	32
Net Premiums Written.....	\$23,568,274
Total Income	113,704,511
Net Losses Paid.....	—11,785,075
Total Disbursements	38,848,434

Admitted Assets	346,082,898
Liabilities, Excluding Capital Stock.....	64,875,488
Capital Stock	72,597,090
Surplus	208,610,320
Risks in Force.....	10,823,031,748

A comparison of the fire insurance business transacted in the State of New Jersey with that of the previous year, is shown in the following table:

	Business of 1928.	Increase.
Fire Risks Written.....	\$4,357,989,157	\$226,687,195
Fire Premiums Received.....	35,266,712	542,732
Fire Losses Paid.....	13,754,236	—869,965
Fire Losses Incurred.....	14,621,706	588,943

The ratio of fire losses incurred to premiums received on business transacted in this State was 41.460 per cent. as compared to 40.412 per cent. for the previous year, and the ratio of premiums received to risks written was 0.80924 per cent. this year and 0.84051 per cent. in 1927.

If the business of the New Jersey mutual companies be included, the totals of fire insurance business transacted in this State during the calendar year would be as follows: Risks written, \$4,400,250,874; cash premiums received, \$35,570,537; contingent premiums of domestic mutual companies, \$1,786,785; losses paid, \$14,076,000, and losses incurred, \$14,971,358.

Mutual Fire Insurance—There are now nineteen Mutual Fire Insurance Companies in active business in New Jersey. Two of these date back as far as 1823, while the youngest was incorporated in 1912. This group consists of the following:

Bakers', Newark, incorporated in August, 1912; Burlington County, Medford, November, 1823; Cumberland, Bridgeton, February, 1844; Farmers', Three Bridges, March, 1856; Farmers', Washington, March, 1860; Farmers', Salem, March, 1851; Farmers' Reliance, Camden, June, 1904; Franklin Farmers', East Millstone, May, 1879; Hackettstown, Hackettstown, March, 1867; Hillsborough, Somerville, March, 1844; Mercer County, Pennington, March, 1844; New Brunswick, New Brunswick, February, 1846; New Jersey, Crosswicks, 1823; Retail Merchants', Paterson, March, 1894; Salem County, Salem, 1849; Shrewsbury, Eatontown, February, 1838; Sussex County, Newton, February, 1840; Union County, Elizabeth, April, 1894; and West Windsor, Dutch Neck, March, 1857.

Their contingent assets at the end of 1928 were approximately \$5,600,000; cash assets about \$1,200,000; liabilities, \$325,000; net cash premiums received during 1928, \$250,000; assessments collected, \$266,000; total income, \$735,000; losses paid, \$320,000; total expenditures, \$630,000.

These mutual companies, during 1928, wrote risks amounting to \$42,261,717; received gross cash premiums on these new risks of \$303,825; added to their future income contingent premiums of \$1,786,785; incurred losses of \$349,652; and had in force at the end of the year risks totalling \$123,657,299.

First New Jersey Life Insurance Company—When the Mutual Benefit Life Insurance Company was founded in 1845, the first company of its type in the State, it was decided that the company was not to be operated for the financial benefit of its members, and the company's funds were to be owned entirely by the policy-holders, who were to elect the directors. Before the doors were opened there were applications for \$400,000 of life insurance. By the end of 1845, or within nine months after it began business, it had issued nearly \$2,500,000 insurance and had assets of over \$55,000. The company has grown until it is among the leaders in strength, stability and size. At the end of 1928 it had 611,658 policies in force for \$2,325,527,937. The assets were \$518,293,284 and the net reserves, \$440,675,808. The company confines its business to the simple forms of insurance. Any reasonable desires of the insured with respect to the payment of premiums or to the settlement of the proceeds are complied with. The proceeds of a policy may be paid in one sum or may be distributed over a number of years, or a life income may be provided. An excerpt from an advertisement of the company shortly after its organization stated that "Its funds will be applied to the furthering of the interests of its members." This pledge has been amply fulfilled. As rapidly as experience has proved such action to be wise, the Mutual Benefit has broadened and liberalized its policy contracts, this action being extended to old as well as new policy-holders. The company passed through the Great War and the epidemic which followed, and notwithstanding the increase in death claims and the higher cost of transacting business owing to economic conditions, it did not increase the cost of insurance to its policy-holders.

The Prudential of Newark—The Prudential Insurance Company of America was formed primarily to provide for the insurance needs of the industrial classes, although after the first few years, regular ordinary policies were also issued. The origin of industrial insurance may be traced to the burial clubs and friendly societies of the wage-earners of England.

The English Prudential began to issue weekly premium policies in 1854. Years later, Elizur Wright, the distinguished insurance commissioner of Massachusetts, in discussing the British companies called attention to the success of the Prudential, but few believed that a similar institution could be developed in this country. The late John F. Dryden, for many years president of the Prudential of Newark, became convinced, however, that this system could be adapted to the requirements of the American public.

Conditions then were unfavorable to any new insurance enterprise. The panic of 1873 had sent banks, savings institutions, and commercial houses tottering to disaster; more than half the life-insurance companies had failed or gone out of business; the number of policy holders had been very largely reduced; distrust was the rule, and confidence the exception; capital was timid, and laboring men suffered from conditions which no one seemed able to remedy. A broad faith in the instincts and hopes of the wage-earning



GIBRALTAR BUILDING

One of the Prudential Insurance Company buildings in Newark. Cost \$7,000,000. It is the latest in the group of Prudential buildings which are a distinctive feature in the business center of Newark. It covers an entire block, is 14 stories high and houses several thousand employees.

classes and a prophetic vision of what might be achieved were therefore necessary to the introduction of industrial insurance to America.

On February 18, 1875, The Widows' and Orphans' Friendly Society, which had been chartered in New Jersey two or three years earlier, was acquired and reorganized as The Prudential Friendly Society, actual organization being effected October 13, 1875. The title was changed in 1877 to The Prudential Insurance Company of America.

At the close of 1879 the twenty-six companies transacting ordinary business in the State, some of which were over thirty years old, had a total of only 17,318 policies in force in New Jersey. The newly launched Prudential was weak financially, and had to struggle hard to overcome a variety of adverse factors which nearly terminated its existence. Eventually, however, the efforts of the management were successful and the company attained a measure of stability. The partial solution of a great social problem was slowly emerging from the chaos following 1873.

Early Struggles of the Prudential—The First American Industrial policy was issued by The Prudential in Newark on the tenth day of November, 1875. That day may, therefore, properly be considered as the date of the commencement of actual business operations, although for several years preceding, careful consideration had been given to the perfection of the necessary details of business management, and the preparation of tables of premium rates had for months been in the hands of a skilled mathematician. Careful attention was paid to the results of life insurance methods in England, and, after mature consideration, the essential principles of the Prudential Assurance Company of London were adopted, but modified to suit American conditions. The London Prudential had commenced the issue of Industrial policies in 1854, and by January 1, 1875, had almost 2,000,000 policies in force—a business success at that time without a parallel in the history of insurance or finance.

The creation of an organization to sell an idea to people who were striving for the bare necessities of life was difficult. In all the years before, life insurance had been offered in amounts of \$1,000 or more with premiums payable quarterly, semi-annually, or annually, and these conditions practically debarred the wage-earners of that period from the benefits of protection.

Industrial Insurance—The distinctive features of industrial insurance were, first, the adoption of the weekly premium, three cents, five cents or multiples thereof, as the unit of value; second, the adjustment of the amount of insurance to this premium, which necessarily meant an irregular sum instead of the even amounts for which ordinary policies were issued; third, the collection of the premium at the homes of the insured by the agents of the company; fourth, the fact that every member of the family from infancy to old age could be insured. The last was revolutionary but

vital. The chief need was to provide a burial fund, since the family seldom had more than the weekly income, which was usually spent almost as soon as received. Thus the regular payment of claims very promptly after death, when money was so urgently needed, created confidence. The Prudential, while organized and continued as a stock company until 1915, distributed benefits to policyholders largely in excess of contract obligations, as it became apparent by actual experience that the rates warranted such action. In the first 20 years these concessions amounted to about \$630,000,000. The paramount interest of policyholders led to the mutualization of the company and to the conduct of the business on a basis of net cost to policyholders for all forms of life insurance. A large proportion of industrial business is issued without medical examination, and the company's mortality experience has been increasingly favorable.

An extensive health service has been developed in the Prudential laboratory, and during recent years about 100,000 annual examinations have been made. Educational health pamphlets are circulated, and coöperation also is extended to national health agencies.

Of late years much attention has been devoted to group insurance, which renders it possible for large employers to furnish needed protection to their employees.

During the World War the Prudential responded in every way possible to the call for patriotic service. The company itself purchased over \$95,000,000 in various war loans issued by the United States and Canadian governments, and subscriptions made or secured by employees aggregated nearly \$48,000,000. More important than all else was the fact that 1,729 representatives of the company, about ten per cent. of its force at that time, were in the war in different branches of service. Of this number 50 were either killed in action or died. As a tribute to these loyal citizens who gave their lives, the company erected a memorial tablet over which American and Canadian flags are continuously draped.

Remarkable Growth of Prudential—In a volume of "Addresses and Papers on Life Insurance and Other Subjects," by the late John F. Dryden, one of the greatest life insurance executives of all time, published in 1909 by the Prudential Company, Senator Dryden, in an address entitled "The Practice of Industrial Insurance" and made in 1906 in the form of a statement to a Select Committee of the New Jersey Senate appointed to investigate life insurance, thus related the wonderful growth of the company, so ably directed by him:

When industrial insurance was introduced in New Jersey in 1875, life insurance progress was almost at a standstill, and many years of patient effort were necessary to restore public confidence in these useful institutions. The failure of the New Jersey Mutual, with its history of fraud and mismanagement, would ordinarily have been sufficient to cast the shadow of discredit upon any form of

thrift, however meritorious otherwise; but countless benefit societies, so-called, workingmen's insurance schemes of all kinds, rising rapidly in public favor, reaching a maximum point of growth, and then collapsing, to the loss and grief of the members, had undermined the faith of the working people in the intrinsic value of all forms or methods of insurance. What the London Prudential had done for the English workingmen, The Prudential Insurance Company of America did for the wage-earners of the United States. The cause of genuine thrift was advanced to a point where the true merits of life insurance were recognized, where its value was clearly proved, and where a return to the older and insecure conditions of helpless dependence was made forever impossible.

The growth of the business since that time is a matter of official record. In 1880 the number of Ordinary policies in force in New Jersey was 20,350, or \$37 of insurance per capita. By 1890 this had increased to 34,605 policies, or \$62 per capita, and by 1905 to 165,109 policies, or \$141 per capita. Even greater have been the results in the Industrial branch. From nothing at the beginning, in 1875, the business progressed to 248,659 policies in 1885, 1,268,360 policies in 1900, and 1,687,885 policies in 1905. The present amount of Industrial insurance protection upon the lives of the people of this State (New Jersey) is \$212,214,727, chiefly with four companies, The Prudential and the Colonial, both of this State, the Metropolitan, of New York, and the John Hancock Mutual, of Massachusetts. About nine hundred thousand Industrial policies, among a little more than two million population, are in force with The Prudential alone. In Essex County The Prudential has over a quarter of a million Industrial policies in force among a population of something over four hundred thousand. No other section of the United States can show better results. In no other State is insurance, both Ordinary and Industrial, so universal and so generally in favor. The record speaks for itself and requires no further comment, but from the lakes of the Jersey hills to Cape May practically every other household is a patron of our Company, every family is more or less interested, and two workingmen out of every three are Prudential policyholders. This is a record, I believe, without parallel in insurance history.

The Prudential Today—Since Senator Dryden's death equally able management has been the fortunate fate of the Prudential. How consistently it has maintained its eminence may be seen from the following excerpts, taken from the company's annual report for the year ending December 31, 1929, as rendered to the company's policy holders by its present president, Edward D. Duffield:

New high marks were reached by The Prudential during 1929 in the volume of business issued, the total insurance in force, the number of policyholders and the amount of invested funds.

Even more significant are the figures which show large increases in claims paid, endowments matured and surplus allotted in divi-

dends to policyholders. We call the year's record our greatest because the growth of the business enabled us to pay larger sums to a greater number of people than ever before. Disbursements to the insured or their beneficiaries under life insurance policies amounted to \$259,703,207, and adding the payments under casualty contracts, the total of such disbursements was \$260,071,269.

More than 320,000 death claims were paid. Of these, 25,969 were on policies taken out less than a year previously. More than \$13,448,000 was disbursed to the holders of 40,402 endowment policies. We paid 12,836 claims under the various disability provisions of our policies. Under the Prudential innovation of an Accidental Death Benefit provision in weekly-premium policies, we distributed over \$3,084,000 to stricken families, in most cases for policies that did not originally contain this provision.

Dividends of \$71,000,000 have been allotted from the year's savings. This includes \$41,000,000 for Industrial policies, a sum never reached by any other insurance company for this class of policies.

More than 34,882,000 policies are now in force on about 23,300,000 Prudential members, and over 430,000 wage-earners are covered by Group insurance contracts. An increase of \$1,331,555,000 brought the total insurance to more than \$14,313,138,000. The amount of insurance issued and paid for, exclusive of revivals and policy increases, was \$2,703,788,493.

We received in premium income from our members \$497,231,791 for all forms of insurance. As previously stated, the payments to policyholders and beneficiaries were \$260,071,269, and we effected an increase of \$237,750,221 in the Company's assets, accumulated for the benefit of policyholders. These two items of payments to policyholders and the gain in the common funds exceed the premiums paid to the Company during the year.

Security and a safe yield have been the objectives in the investment of our assets, which are composed principally of amounts reserved to protect policy contracts.

Our bond holdings represent vast sums lent out for governmental projects, such as roads, schools and water supply, and to railroads, public utility companies and other concerns that serve the general public. We have \$1,064,746,700 in loans on homes, farms and business property. Our 149,643 loans average \$7,115 per loan. During 1929 we made 19,450 loans on private dwellings and 1,321 on apartments, the combined properties having accommodations for 38,031 families. The year's loans on other city property and on farms amounted to \$45,908,600.

Our figures grow with the years, but our Company's most valuable possession can not be stated in figures. It is the good will of the millions who comprise its membership and ownership. We have reason to feel that in 1929 this asset of business friendship has been augmented and cemented. In all our plans we shall endeavor to merit the continued approval and confidence of those who have placed their life insurance affairs in our charge.

The Third New Jersey Life Insurance Company—The Colonial Life Insurance Company of America, whose home office is in Jersey City, has been built up upon a broad conception of service. The company was founded in 1897 by a group of Jersey City merchants, bankers, and attorneys who desired to create an organization to write both ordinary and industrial life insurance.

Starting with offices on the second floor of a building at No. 43 Montgomery Street, Jersey City, the company grew so rapidly that in a short time the entire building was required. Here the company remained until its quarters were destroyed by fire on the night of December 13, 1926. New offices were then secured at Journal Square.

The Colonial writes ordinary, intermediate, and industrial business, and since 1906 all of the policies issued have been on the non-participating plan. The writing of group insurance was taken up in 1914.

Through its variety of plans, insurance is made available for all members of the family. The child, as well as the adult, can secure protection in the industrial department, and the business-man finds all his requirements met by the ordinary policies.

The Colonial has over 500,000 policyholders throughout the Eastern States. Its annual report for 1928 disclosed over \$100,000,000 of insurance in force.

From the start, the Colonial's success has been built on sound financial and actuarial lines. In its investments care has been taken to protect the interests of the company from every angle, its moneys being chiefly invested in mortgages totalling many millions of dollars. Its policy clauses are liberal and its payments prompt.

Two Life Insurance Companies Founded in This Century—Two more life insurance companies were incorporated and commenced business in New Jersey in the twentieth century, the Bankers National Life Insurance Company of Jersey City, which was incorporated September 19, 1927, and which commenced business October 5, 1927, and the Northeastern Life Insurance Company of Newark, which was incorporated April 28, 1924, and which commenced business July 1, 1925. Though both of these, of course, are comparatively young, they show signs of healthy growth and eventually most likely will take their proper place with their older competitors. The Bankers National has a capital stock of \$202,570 and the Northeastern of \$100,000. The former's assets and surplus, respectively, at the end of 1928 were \$489,073 and \$220,327, those of the latter, respectively, \$166,658 and \$10,968. Both so far have done chiefly an ordinary life insurance business. The Bankers National, at the end of 1928, had in force 10,625 policies, covering insurance amounting to \$12,248,109, while the Northeastern had in force 1,150 policies for a total of \$1,709,302.

Recent Life Insurance Statistics—In his annual report for the year ending December 31, 1928, the Commissioner of Banking and Insurance gives some very interesting facts and figures about the magnitude of the life insurance business in New Jersey, about its growth during 1928, and about the importance and prosperity of the five life insurance companies, which have their home offices in New Jersey.

The latter group, at the end of 1928, reported the following tremendous totals: Premium receipts, \$536,799,924; total income, \$682,076,122; total paid policyholders, \$285,341,268; total disbursements, \$424,643,099; net reserves, \$2,290,760,447; funds apportioned or set aside, \$99,642,816; all other liabilities, \$102,518,657; capital stock, \$3,202,570; unassigned funds (surplus), \$65,977,489; total liabilities (equals total admitted assets), \$2,562,101,979.

These five New Jersey companies issued during 1928 a total of all kinds of policies of 5,467,880, covering life insurance to the amount of \$3,285,996,370 and on December 31, 1928, had in force 34,618,234 policies to the amount of \$15,427,720,281.

To what an extent citizens of New Jersey believe in and support insurance may be seen from the following figures, likewise taken from this report, all of these figures referring exclusively to life insurance business written in the State of New Jersey.

The five New Jersey companies issued 446,761 policies, covering insurance totaling \$331,419,636 and on December 31, 1928, had in force in New Jersey 3,384,611 policies to the total amount of \$1,438,409,819.

Sixty-six companies of other states, admitted to operate in New Jersey, reported that they had issued in New Jersey during 1928 life insurance policies of all kinds, including ordinary, industrial and group insurance, to the number of 444,565, covering \$510,190,188 of insurance and that they had in force on December 31, 1928, a total of 3,158,953 policies, covering \$2,472,733,495 of insurance.

The aggregate figures for all life insurance companies, seventy-one in number, were: Issued during 1928, 891,326 policies to the amount of \$841,609,824; in force at end of year, 6,543,564 policies to the amount of \$3,911,143,314. From these the companies received premiums amounting to \$121,860,625 and they paid claims amounting to \$34,950,873.

Present Day Prosperity of New Jersey Life Insurance Companies—

In his latest annual report, covering the calendar year of 1928, the Commissioner of Banking and Insurance gives some figures showing the increases reported by the various life insurance companies doing business in New Jersey. These increases are for the year 1928, as compared with the preceding year, and in reporting them the Commissioner says: "The following table of comparisons clearly indicates that another enormous growth in the assets of life companies as well as in the total business transacted has been made during the period covered by this report." These increases were as

follows: Assets, \$1,532,455,411; liabilities, excluding capital and surplus, \$1,465,829,382; capital stock, \$7,865,070; surplus, \$58,760,959; premiums received, \$277,456,873; total income, \$430,200,187; payments to policyholders, \$195,417,235; total disbursements, \$274,840,561; policies issued 1,473,644; amount of insurance issued, \$1,991,637,571; policies in force, 5,072,954; amount of insurance in force, \$6,912,221,424.

Considerable increases were also shown during 1928 in all lines of the life insurance business transacted in the State of New Jersey. These total increases were: policies, 90,788; amount of insurance issued, \$126,588,391; policies in force, 262,249; amount of insurance in force, \$417,624,079; premiums received, \$14,680,890; claims paid, \$3,205,407; claims incurred, \$2,939,313.

Fidelity and Casualty Companies—Fidelity and casualty insurance has been used in New Jersey in a limited way during the last twenty-five years. The passage by the New Jersey Legislature of the Workmen's Compensation Act in 1909 gave rise to a largely increased demand for the organization of casualty companies.

The International Fidelity Insurance Company of Jersey City was one of the first to enter that field. It was followed some years later by the Commercial Casualty Insurance Company of Newark and the New Jersey Fidelity and Plate Glass Company of Newark, which latter company had been operating since 1868, insuring only plate glass.

The following are fidelity and casualty insurance companies in New Jersey: Atlantic Coast Casualty, Atlantic City, incorporated in 1928; Bankers Indemnity, Newark, 1926; Commercial Casualty, Newark, 1909; Essex Fidelity & Plate Glass, Newark, 1928; Essex Insurance of America, Newark, 1926; Globe Indemnity, Newark, 1911; Great Eastern Casualty, Newark, 1928; Hudson, Casualty, Jersey City, 1921; Independent Bonding & Casualty, Newark, 1926; International Fidelity, Jersey City, 1904; Liberty Surety Bond, Trenton, 1926; Majestic Indemnity, Newark, 1928; Mayflower Fidelity & Casualty, Newark, 1928; Motorists Casualty, Newark, 1928; New Jersey Accident, Jersey City, 1929; New Jersey Fidelity & Plate Glass, Newark, 1868; Prudential, Newark, 1873; Public Indemnity, Newark, 1929; Reliance Casualty, Newark, 1926; Selected Risks, Washington, 1925; United Indemnity, Newark, 1928; Universal Indemnity, Newark, 1928; and Washington Casualty, Newark, 1927.

In the latest published annual report of the Commissioner of Banking and Insurance, covering the year 1928, the following figures, given for sixteen New Jersey fidelity and casualty companies, indicate their prosperous condition and their importance in the life of the State, some of these figures, however, not including life companies licensed to do also an accident business: Net premiums written, \$24,449,988; total income, \$29,456,017; net losses paid, \$10,193,435; total disbursements, \$23,248,889; admitted assets, \$41,914,928; total liabilities, \$21,824,244; capital stock, \$8,960,040; surplus,

\$11,130,644; net premiums in force, \$19,393,224; loss from underwriting, \$715,328; gain from investments, \$1,501,913.

Of course, a large fidelity and casualty business is also done by companies of other States and countries, admitted to do business in New Jersey. In that State alone such outside companies, during 1928, wrote \$40,289,187 premiums, while the New Jersey companies in their own State wrote \$7,918,633 premiums or about one-third of all their premiums written.

The classes of insurance covered by these companies included the following: accident and health, non-cancellable accident and health, auto liability, liability other than auto, workmen's compensation, fidelity, surety, plate glass, burglary and theft, credit, sprinkler, steam boiler, machinery, auto property damage and collision, property damage and collision other than auto, live stock, and water damage.

How this type of insurance business is growing steadily may be seen from the fact that it reported the following increases for the year of 1928: Number of companies, 23; total admitted assets, \$136,673,904; liabilities, excluding capital and surplus, \$76,149,500; capital stock, \$22,625,250; surplus, \$37,899,154; net premiums written, \$54,515,836; total income \$74,660,725; net losses paid, \$15,552,768; total disbursements, \$51,187,378; net premiums in force, \$53,237,862.

Title and Mortgage Insurance Companies—Besides life insurance, fire insurance, and fidelity and casualty insurance, there is title insurance and also the guaranteeing of principal and interest on mortgages. The title insurance business and the guarantee business are highly developed in New Jersey. The neighborhoods centering about New York and Philadelphia were practically pioneers in title insurance and in guaranteeing the payment of principal and interest on mortgages. Large amounts of capital are invested in both lines. Most of the transactions in mortgages and property transfers in New Jersey are carried on under the protection of title insurance.

This form of insurance had its birth in Philadelphia over a third of a century ago. The growth of the business in recent years has been marked. On January 1, 1917, there were but 10 title companies operating in the State as compared with 59 at the end of 1928.

The following are the title and mortgage companies in New Jersey: Asbury Park, Asbury Park; Associated Bankers of the Oranges, East Orange; Atlantic, Atlantic City; Atlas, Jersey City; Bankers, Westfield; Bloomfield of New Jersey, Bloomfield; Bond and Mortgage, Toms River; Caldwell, Caldwell; Camden, Camden; Central, Rutherford; Chelsea, Atlantic City; Citizens', Passaic; Clinton, Newark; Coast, Toms River; Columbus, Newark; Commonwealth, Paterson; Equitable, Passaic; Federal, Orange; Fidelity, Ridgewood; Fidelity Union, Newark; Franklin, Newark; Globe, Passaic; Gloucester County, Woodbury; Guarantee, Passaic; Guaranty, Newark; Investors', Paterson; Irvington, Irvington; Jersey, Elizabeth; Kearny, Kearny; Land, Camden; Lawyers, Newark; Lincoln, Newark; Mid-State,

New Brunswick; Monmouth, Asbury Park; Morris and Essex, Caldwell; Mortgage, Paterson; National Commercial, Newark; North Jersey, Hackensack; Nutley, Nutley; Ocean County, Toms River; Passaic County, Passaic; Paterson, Paterson; Plainfield, Plainfield; Pompton, Pompton Lakes; Real Estate, Trenton; Realty, Westwood; Security, Passaic; Southern New Jersey, Hammonton; South Jersey, Atlantic City; State, Summit; Steneck, Hoboken; Summit, Summit; Title, Newark; Trenton, Trenton; United Bankers, Paterson; United States of New Jersey, Newark; Warren, Phillipsburg; Watchung, Montclair; and the West Jersey at Camden.

Miscellaneous Insurance Companies—Besides the various major groups of insurance companies, mentioned in detail in the preceding pages, several minor groups are also engaged in the insurance business in New Jersey. These included at the end of 1928 six assessment life and accident associations, all being in other states, but admitted to do business in New Jersey. There were also ninety-seven fraternal beneficiary associations, of which the majority were in other states, those of New Jersey being: Independent Order of Ahavis Achim, Trenton; Sons of Poland, Jersey City; Benevolent Order of Egyptians, Camden; Federal Beneficial Association, Camden; Loyal Association, Jersey City; Roman & Greek Catholic Gymnastic Slovak Union Sokol, Passaic; Royal Union Association, Trenton; Slovak Gymnastic Union Sokol of the U. S. A., Perth Amboy; Ukrainian National Association, Jersey City. Another group of three companies forms the Mutual Casualty Insurance group and consists of the Jersey Mutual Casualty Insurance Company of Newark, the Patrons' Mutual Casualty Insurance Company of Moorestown, and the Seacoast Fishermen's Mutual Liability Insurance Company of Tuckerton.

State Supervision of Insurance Companies—New Jersey carefully supervises its own and all the foreign insurance companies of all types, doing business in the State. This supervision is carried on by the Department of Banking and Insurance, with headquarters in Trenton. The department is headed by a Commissioner, appointed by the Governor, his term being for three years. Under him are a Deputy Commissioner, an Assistant Deputy, a Chief Clerk, a Chief of the Building and Loan Division and a Chief of the Compensation Rating and Inspection Bureau, the latter having his office in Newark.

BIBLIOGRAPHY.

Dryden, John F., *The First Quarter Century of Industrial Insurance in the United States*, in *The Insurance Record* (1902).

Dryden, John F., *The Inception and Early Problems of Industrial Insurance*, in *The Insurance Monitor* (1903).

Dryden, John F., *Addresses and Papers on Life Insurance and Other Subjects* (Newark, 1909).

Hardwick, Charles, *The History, Present Position and Social Importance of Friendly Societies* (London, 1850).

Hoffman, Frederick L., *The History of The Prudential Insurance Company of America* (Newark, 1900).

Hoffman, Frederick L., *Life Insurance of Children* (Newark, 1903).

Insurance Year Book (New York, 1879-1930).

Morris, Corbyn, *An Essay Towards Illustrating the Science of Insurance* (London, 1747).

New Jersey Banking and Insurance Department, *Annual Report* (Trenton, 1838-1928).

New Jersey Banking and Insurance Survey Committee, *Report to the Legislature* (Trenton, 1926).

Plaisted, H., *The Prudential, Past and Present; Story of the Rise and Progress of the Prudential Assurance Company, Limited* (London, 1916).

Report of the Secretary of State of New Jersey on the New Jersey Mutual Life Insurance Company of Newark (Trenton, 1877).

Vance, William Reynolds, *Handbook of the Law of Insurance* (St. Paul, Minn., 1904).



INDEX

INDEX

- Abbett, Governor Leon, 950; first administration, 961; second term, 969.
- Abolition movement, 734; law of 1804, 737.
- Aboriginal Inhabitants of New Jersey, by Charles A. Philhower, A. M., 14, *et seq.*
- Academic foundations, 1170, *et seq.*
- Academy, Burlington, promoted through subscriptions, 379; of early date, 370.
- "Act authorizing loan for war purposes," 841.
- Acts, early, affecting bar and bench, 1360.
- Administration of 1861, support of, 818; centralized for counties, 1154.
- Administration's conduct of Civil War, resolutions endorsing, 824 *et seq.*
- Administrations of Hunter, Burnet, Montgomerie and Cosby, 189-206.
- Administrative authority of the State, 1142.
- Admiralty, Court of, 464.
- Advertisements for runaway slaves, 730.
- Advertising in Newark in early years, modern, 590.
- Agger, Eugene E., author of the chapter on "Banking in New Jersey," 1205 *et seq.*
- Agrarian policy behind the Swedish settlements, 269.
- Agricultural Experiment Station, 715.
- Agricultural labor, 290, 291; leaders, 296; societies, 623, 632; press, beginning of, 624, 638; education, 678; colonies, 682.
- Agriculture of New Jersey, Colonial, 263-300, 616, *et seq.*; associations, 676; State agencies for the advancement of, 709; tabulation, 1249.
- Alexander, Governor William C., 752.
- Alexander, James, prominent proprietor, 200.
- Allen, Frank Edward, 1285.
- Allen, Lyman Whitney, 1285.
- Amendments of 1874, 949.
- America, the World War challenge to, 1090.
- American Car and Foundry Company, 927.
- American Revolution, actual starting point of, 420.
- American romanticism, New Jersey's part in, 491.
- American Thread Company, 927.
- America's munitions, half of, made in this State, 1096.
- Anarchy continues eight months, 166.
- Anderson, John, member of Council, 205.
- Andros and Fenwick, 133.
- Anglicans drift to New Jersey, 333.
- Animal products, 12.
- Anti-draft organization of 1864, 804; sentiment, 846.
- Anti-gambling leagues, 977.
- Anti-Proprietary Party, among the settlers, 136; Cornbury joins the, 179; riots, 219.
- Anti-slavery legislation, first, 737.
- Apple, plum, strawberry growing, 644, *et seq.*
- Archæology of New Jersey, 36.
- Archives, New Jersey, *passim*.
- Armistice and after, 1117.
- Army and Navy overseas, 1092.
- Arrowheads, manufacture and use, 37.
- Articles, action against violation of the, 423; of Confederation, revision of, 549.
- Assemblies called under Cornbury, 177, *et seq.*; three dissolved, 211; alternation of sessions of, 212.
- Assembly Journal *passim*.
- Assembly, the first, 106; of Fenwick's settlers, 135; dissolution of in 1681, 145; conflicts with the, 182, 209; at Amboy, 194.
- Assembly's petition to the Crown, 425.
- Assets of State Banking institutions, 1250.
- Atheists and Deists, 337.
- Atkinson, Joseph, author of "History of Newark," 742.
- Australian ballot system adopted, 970.
- Baby chick industry, 707.
- Baldwin, Fred Clare, 1285.
- Baldwin, James, 1285.
- Ballot box in 1864, 807.
- Ballots, fraudulent, 969, *et seq.*
- Bank commissioners, local board, 1227; taxation, 1232, 1235.
- Banking in New Jersey, 1205, *et seq.*; associations established, 1227.
- Banks chartered, location, etc., 1211; suspended, 1224.
- Baptist and Congregational readjustment after the Revolution, 522.
- Baptists, the, 354, *et seq.*; educational efforts, 1170.
- Barnes, James, 1285.
- Barney's State House bar, 982.
- Barracks for British troops, Conflicts over, 407.
- Barton, Clara, 1286.
- Basse and Hamilton, 159.
- Battles and minor engagements of the Revolution in New Jersey, 485.
- Bayonne industries, 938.
- Beans grown by the Indians, 264.
- Bedle to Abbett, 943, *et seq.*
- Bee husbandry early introduced, 288; culture, 708.

- Beef and leather chief products of the cattle industry, 284.
- Belcher, Governor Jonathan, 217
- "Ben Bolt," Thomas Dunn English, author of, 835.
- Bench and Bar, 1360, *et seq.*
- Bercovici, Konrad, 1286.
- Bergen Columbian Academy, 390.
- Bergen County newspapers, 1330.
- Bergen meeting discussed by newspapers, 852.
- Bergen, Town and Freeholders of, 107.
- Bernard, Boone and Hardy, Governors, 225, *et seq.*
- Beverages, meats, canned goods, statistics, 936.
- Bibliographical notes of physical basis of civilization, 12-13; Colonial industries chapter, 260-62; Colonial agriculture, 299-300; travel in Colonial New Jersey, 317; early schools, 398; churches during the Revolution, 532; New Jersey agriculture, 626; agriculture in the State, 668, 719; slavery in New Jersey, 774; New Jersey military history in the Civil War, 867; the press, 1358; writers, 1324; bench and bar, 1371; insurance, 1387.
- Bi-cameralism, problem of, 438.
- "Big Business," Wilson an opponent of, 1062.
- Bills of credit, 1207.
- Bi-partisan Advisory Constitutional Commission, 947.
- Bishop, James, head of Bureau of Statistics of Labor and Industries, 910.
- Bishops Law, 1041.
- Black, Alexander, 1286.
- Black, Hugh, 1286.
- Blair, Postmaster-General Montgomery, 775.
- Bloomfield, Dr. emancipates his slaves, 737.
- Bloomfield, Joseph, 561.
- Bloomington Farms, 703.
- Blue and Gray, history of the, 1105.
- Blueberries grown in the State, 697.
- Boards, many new created, 971.
- Bonaparte, Joseph, 1286.
- Bookmaking, lithographing, paper, statistics, 936.
- Boone, Hardy and Bernard, Governors, 225, *et seq.*
- Boroughs, organization, 1155.
- Boston Tea Party and the Five Acts, 420.
- Botanical Garden of Peter Schuyler, 297.
- Botany, department of, 717.
- Boudinot, Elias, 492.
- Boundary line dispute, 196.
- Bowne, John, early Baptist, 355.
- Boyden, Seth, and the product of his workshop, 594.
- Boys and girls, writers for, 1323.
- Braddock, defeat and death of, 224.
- Bradshaw, John Hammond, M. D., author of the chapter on "New Jersey's Medical History," 1267, *et seq.*
- Brainerd, David, 492.
- Breckinridge convention of 1860, 794.
- Brick industry, 1262.
- Brigham, Sarah Jeannette, 1286.
- Bright, John, representative Non-Conformist, 526.
- Bristol, Augusta Cooper, 1286.
- Britain, agitation against, 568.
- British rule ceases, 435; in New Jersey, 463; troops swept out of the State, 478.
- Broad-Seal War of 1838, 572.
- Brodhead, New York Documents, 67.
- Brooks, James, self-appointed adviser to New Jersey, 830.
- Brooks, Van Wyck, 1286.
- Broom corn growing, 646.
- Brown, George Herbert, author of the chapter on "History of the Ceramics Industry in New Jersey," 1258, *et seq.*
- Buckley, James Munroe, 1287.
- Budd and Coxe in New Jersey literature, 493.
- Building construction, new, 923.
- Bull, Charles Livingston, 1287.
- Bunner, Henry Cuyler, 1287.
- Bureau of Statistics, 910.
- Burlington County newspapers, 1333.
- Burlington Friends, 373.
- Burlington stage route, 313.
- Burnaby, Andrew, concerning early travel in this section, 316.
- Burnet, William, and the old Assembly, 197, 198.
- Burr, Amelia Josephine, 1287.
- Burr, C. Chauncey's sentiments in Chicago convention of 1864, 802; outspoken journalist, 836.
- Burt, (Maxwell) Struthers, 1287.
- Burton, Richard Eugene, 1288.
- Business of 1894, low ebb, 922; nature and scope of, in banking, 1216.
- Byllinge and Coxe, West Jersey under, 152.
- Calcium light innovation, 902.
- Camden and Amboy Railroad charter, 811.
- Camden, carriage making in, 612; sixth city in State in point of value of products, 939.
- Camden County newspapers, 1334.
- Camden, Elizabeth and New Brunswick in industry, 611, *et seq.*
- Camden Medical Society, 1273.
- Camp Dix, 1111.
- Camp McClellan, 1103.
- Campbell, Lord Neil, deputy Governor, 151.
- Camps and cantonments in World War, 1097.
- Canada Expedition, 191; overland expedition against, 216.
- Cape May County newspapers, 1334.
- Carriage-making in Camden, 612.
- Carroll, Bishop, most prominent name among the first Catholics, 521.
- Carteret, Governor, and the riots, 114; and Andros, 136; land quarrel with the Assembly, 143.
- Catholic groups, early, 520; Church after Revolution, 525.

- Catholics in the colonies, 518.
 Cattle essential in settling the new country, 284; in the State, 647, 702.
 Cavalry regiments, 863.
 Centennial Exposition, 908.
 Century, end of the, in industry, 924; turn of the, 1011, *et seq.*
 Ceramics Industry in the State, History of, 1258, *et seq.*; education in New Jersey, 1266.
 Chamberlain, George Agnew, 1288.
 Charity work and public morals, 1035.
 Charters, form and scope of early, 1214; bank, 1223.
 Cherokee Indians, treatment of, 528.
 Cheyney, European background of American History, 63.
 Chittenden, William Lawrence, 1288.
 Christian Church in 1830-50, 530.
 Church of England, 376.
 Churches, effect of the Revolution upon, 516; during the Revolution, 514-53; in action, 526.
 Cider-press, old time, 280.
 Circuit Court, 1366.
 City and borough organization, 1155.
 City of Iron and Clay, 610.
 Civil Rights Bill of 1866, 871.
 Civil War, and after, in agricultural matters, 669; and reconstruction period, 757, *et seq.*; soldiers and their families, New Jersey provisions for, 867.
 Civilian activities in World War, 1093.
 Clark, Abraham, leader of Popular party, 539.
 Clark Thread Company, 893.
 Clemens, William Montgomery, 1288.
 Cleveland, Grover, 1288.
 Climate of the State, 10.
 Clokie, Hugh McD., author of the chapters III-IX on "Political and Constitutional Development," 56, *et seq.*; 399, *et seq.*; 535, *et seq.*; "New Jersey's Present Government," 1119, *et seq.*
 Coal, adaptation of to the smelting of iron, 585.
 "Coal combine" measure veto, 973.
 Coastline of the State, 58.
 Cochran, Jean Carter, 1289.
 Colby and the New Idea minority, 1033.
 Coles, Abraham, 1289.
 College of Agriculture, State, 711.
 College of New Jersey chartered, 382; location of, 385; charter of 1766, 393.
 Colonial: conflicts, 32; system disorganized, 162; industries of New Jersey, 228, *et seq.*; tanners, 238; shipbuilding industry, 242; agriculture, 263-300; manufactures, 292; literature, 489; churches, struggle for existence, 526; and Revolutionary period of banking, 1205, *et seq.*
 Colonies agricultural, 682.
 Colver, Alice Ross, 1289.
 Commendations to New Jersey regiments in World War, 1108.
 Commerce, effect of the Articles of Confederation with regard to, 540.
 Commission form of government, dissatisfaction with, 1157.
 Commissioners council formed, 151.
 Commissions, bureaus and departments, increase of under Governor Griggs, 993.
 Committee of Correspondence, 421; of Observation, Elizabethtown, 424; work in Legislature, 1129.
 Committees and Congresses in the Revolution, 475.
 Common law courts, 1147.
 Compromise, the great in plans for revision of articles of Confederation, 549.
 Concessions and agreements, 103; West New Jersey, 129; arguments concerning, 144.
 Cone, Orson C., editor, arrest of, 804.
 Confederation and finance, 542.
 Confederation, New Jersey and the, 537, *et seq.*
 Congregational and Baptist readjustment after the Revolution, 522.
 Congregationalists and Lutherans, 359.
 Congressional districts, new group of in 1901, 1001.
 Congressional elections of 1862, 830.
 Conklin, Edwin P., author of chapters on "New Jersey and the War of the Revolution," 470, *et seq.*; "The Last Half Century in New Jersey Politics," 941, *et seq.*; "Spanish-American War," 1003, *et seq.*; "New Jersey in the World War," 1088, *et seq.*
 Connolly, Christopher Powell, 1289.
 Conquest, English, 92, *et seq.*
 Conservative Democrat views on peace, 837.
 Constitution, of the Province, 172; adoption and nature of, 448; rights in the, 450; of 1844, 577, 738; the new, 1131.
 Constitutional Commission, Bi-partisan advisory, 947; of 1894, 981.
 Constitutional Convention, 544.
 Constitutional development, 466; courts, 1146.
 Constitutional Union Party of 1860, 788.
 Constitutions, fundamental, 146.
 Continental Congress, first, 422.
 Convention, in New Brunswick, first Provincial, 421-43.
 Convention, Union, state of, 1864, 801.
 Cooper, James Fenimore, 493.
 Coöperative organizations, 676.
 Copperhead, extreme view in resolutions of 1863, 831, *et seq.*; radical platform repudiated, 842.
 Copperheadism, rise of, 770.
 Corn raising among early settlers, 274; machinery in the State, 662; grown in the State, 686.
 Cornbury, Lord, Governor of New York, 169; Captain General and Governor-in-chief, 172; and the parties, 175; joins the anti-Proprietary party, 179; revival of, 182.
 Corporal punishment by whipping, 725.
 Corporation policy, 987, *et seq.*; laws,

- making over, 1034; laws, tinkering with, 1064.
- Corporative form of management, percentage of establishments having the, 929.
- Cotton and calico making at Paterson, 601; great staple, 739; woolen and cassimere mills of Paterson, 898.
- Council of Defense, New Jersey, 1098.
- Counties, naming of, 171; four original in New Jersey, 1153; classification, 1154.
- County societies and local clubs in agriculture, 633; tax boards, 1030; system of the Southern plantations, 1153.
- Court for the Trial of Impeachment, 1370.
- Court of Admiralty, 466; of Quarter Sessions, 1364; of Common Pleas, 1365; of Chancery, of Errors and Appeals, 1368; of Oyer and Terminer, 1370.
- Courts and Judicial review, 456; organization of, 1145.
- Cow-testing associations, 704.
- Coxe and Budd, in New Jersey literature, 493.
- Coxe and Byllinge, West Jersey under, 152.
- Coxe, Dr. Daniel, Governor, 155.
- Coxe, William, stamp distributor, 405.
- Coxe party, defeat of the, 194.
- Cranberries grown in the State, 695.
- Crane, Stephen, 1289.
- Criminal law for slaves, 725.
- Crittenden Compromise measures, 760, *et seq.*
- Crops, production, 641; native, and Indian agriculture, 264.
- Crowell, Joseph T., Senate President, 820.
- Crowley, Mary Catherine, 1290.
- Crucible steel manufacturers, 916.
- Cumberland County newspapers, 1335.
- Customs duties, collection of, 162.
- Cutting, Mary Stuart, 1291.
- Daily, First New Jersey, 1337.
- Dairymen of New Jersey, efficiency of, 702.
- Dana, John Cotton, 1291.
- Dankaerts, Jasper, Journal of, 107.
- Dawson, Coningsby, 1291.
- Dawson, William James, 1291.
- Dayton, William Lewis, Presidential nominee, 790.
- Death penalty for slaves, 726.
- Debate on Joint Committee on Federal Relations reports, 838, *et seq.*
- Declaration of a new government, 444; of Independence, 476.
- Deer and fowl plenty in Colonial times, 266.
- Deists and atheists, 337.
- Delaware district transferred to city of Amsterdam, 81.
- Delaware, the situation on, 122.
- Demarest, William Henry Steele, 1291.
- Democracy, Jeffersonian, 561; creation of the new, 563; State Convention of, 757; position of in national issues in 1862, 781.
- Democratic victory, 748; chaos in 1860, 787; National Convention of 1864, 800, *et seq.*; State Convention of 1865, 874.
- Democrats and Copperheads work together, 808.
- Departments and agencies of the State, 1141.
- Depression after peace treaty, 412.
- DeVries, Dutch patroon, 68.
- Dickinson, Jonathan, 493.
- Dillon, Philip Robert, 1292.
- Dinwiddie, William, 1292.
- Direct primary, germ of, 990; activities, 1020.
- Discoverers, accounts of, 16.
- Divorce by statute, securing of, 1132.
- Dix, Miss Dorothy concerning prison reform, 527.
- Dixon, Judge Jonathan, nominee for Governor, 960.
- Doane, George Washington, 1292.
- Dodge, Henry Nehemiah, 1292.
- Dodge, Mary Mapes, 1292.
- Domestic manufactures in Colonial days, 292.
- Draft riots of 1863, 846.
- Drew Theological Seminary, 1178.
- Drummond, Sarah King Wiley, 1292.
- Dual-legislative system of government, 1066.
- Dudley, Edward Lawrence, 1292.
- Dueling entrenched in the social fabric, 527.
- Duffield measure on railroad taxation, 1029.
- Duke of York Grant, 96; jurisdiction, 123.
- Dunlap, William, 494.
- Dutch Reformed Church, 388.
- Dutch under DeVries, 34; difficulties in New Netherland, 88, *et seq.*; excellent farmers, 268.
- Earthen manufactory at Elizabethtown, 256.
- East New Jersey, two Lords Proprietors, and English settlement of, 90-121.
- Eaton, Commander J. G., to Governor Voorhees, 1010.
- Eaton, Rev. Isaac, pioneer Baptist, 355.
- Economic conditions in New Jersey, 538; effects of the Revolutionary War in agriculture, 617; development, post Civil War, 1235.
- Edge, Governor Walter Evans, 1073.
- Editorial remarks upon the war (1864), 804.
- Education, religious interest in, 370, *et seq.*; agricultural, 678; of slaves, 728; progress made in, 988; institutions for higher, 1172; apprenticeship system of medical, 1270.
- Educational progress in the State during the 19th century, 1158, *et seq.*; bills, numerous, 1166.
- Edwards, Governor Edward I., 1078, *et seq.*
- Edwards, Jonathan, 496.

- Eighteenth century writings in New Jersey, 490.
 "Eighties," fluctuation of industry in the, 912.
 Election of Governor Bedle, 948.
 Elections, early system of, 455; annual, 456; and politics, 563; last before Civil War, 752; under the new constitution, 745; contests of 1860, 788; 1865, 876, *et seq.*; of 1868, 1871, 1872, 1874 and 1876, 885, *et seq.*; change of, 1000; scandals pushed, 1056; in the State, 1150, *et seq.*
 Electrical supplies industry, 933; porcelain industry, 1261.
 Elizabeth and its sewing machines, 939.
 Elizabeth, New Brunswick and Camden in industry, 611, *et seq.*
 Elizabethtown claims, 213; adherents denounced, 220.
 Ellis, Edward Sylvester, 1293.
 Elson, Henry William, 1293.
 Emancipation Proclamation, the chief fruit of the "War Power," 834.
 Employment and wage totals, rise in, 923.
 Enameled brick industry, 1262.
 Enameling industry, 1265.
 Engine building at Paterson, 604.
 English on the Delaware, 81; exploration, 83; conquest, 92, *et seq.*; party negligible in the colony, 175; and Scotch as farmers, 271; interference, sentiment against, 416.
 English, Thomas Dunn, 772, 1293.
 Episcopal Church secures its bishops after the Revolution, 523.
 Equal tax association of mayors, 1025.
 "Equal taxation movement," 961.
 Era of good feeling, 569; of corruption, 967.
 Essex County newspapers, 1336.
 European settlers and their contributions to agriculture, 267.
 Evans, Nathaniel, 496.
 "Evening Journal," Newark, 1338.
 Executive and Legislative, antagonism between, 209.
 Executive, the, of the State, 1135, *et seq.*
 Exhibition of industries, 901.
 Expedition, the Canada, 191, 216.
 Experiment Station, Agricultural, 715.
 Exploration and settlement, 57, *et seq.*
 Exportation, restrictions on, 294.
 Exports, principal from New Jersey, 641.
 European background, 64.
 Factions in New Jersey Democracy, 785.
 Factories, inspector of, 911.
 Fairs were glorified market days, 292.
 Farm Bureau Federation, 677.
 Farm hands in Colonial times, 291; produce, trade in, 294; products, prices of during Colonial period, 296; progress, leaders in, 619; machinery in the State, 657; changes since 1850, 671; credit, 678.
 Farmer, Father, and his Catholic pilgrimages, 519.
 Farmers' Almanac, 625.
 Federal Constitution, 545; government instituted, 550; inter-State commerce, 816; relations, joint committee on, 838; conscription act of 1863, 845; administration, Governor Parker's relation with, 848; Courts in New Jersey, 1370.
 Federal Government instituted, 550.
 Federal Reserve period in banking, 1247.
 Federalism, decline of, 560.
 Federalists and Republicans, 557, *et seq.*
 "Female" seminaries, 1171.
 Fenwick, John, 126; his colony, 127, *et seq.*
 Ferries in early times, 311.
 Ferry, first, between New York and New Jersey, 295.
 Fertilizers and lime, 631; trade, protection against fraud in, 709.
 Fidelity and Casualty companies, 1385.
 Field, Roswell Martin, 1293.
 Fielder, Governor James I., 1067, *et seq.*
 Finance and Confederation, 542.
 Financial difficulties of Federal Government, 1212.
 Financing of World War, 1094.
 Fire Insurance companies, early, 1373; growth of, 1375; today's active fire insurance stock companies, 1375; fire insurance statistics, 1376; mutual fire insurance, 1377.
 First and Second New Jersey Brigades, 861.
 First Dutch occupants, 65, *et seq.*; years of Swedish settlement, 76; of New Englanders to the Delaware, 87; New Jersey daily, 1337.
 Fithian, Philip Vicker, 496.
 Five Artillery Batteries, New Jersey's, 864.
 "Five hundred thousand more" war draft, 803.
 Five three-year regiments, 862.
 Flax and hemp in Colonial times, 276; grown in the State, 689.
 Floor and wall tile industry, 1261.
 Floriculture of the State, 699.
 Flour, manufacture of, 233.
 "Flying Diligence," 315.
 Folsom, Joseph Fulford, 1293.
 Food products in the State, 899; and fuel administrations in World War, 1099.
 Forage crops in early days, 276; in the State, 687.
 Forbes, Bertie Charles, 1294.
 Foreign banks and foreign remittances, 1243.
 Forests and fauna, primeval, 6-8; of the State, 11.
 Forge-building in iron-working, 250.
 Fort, Governor George F., 749.
 Fort, Governor John Franklin, 1035, *et seq.*
 Fourteenth Amendment enacted, 878.
 Fox, George, in New Jersey, 323.
 Frank, Waldo (David J.), 1294.
 Franklin, William, the last royal Governor, 401-08; arrest of, 432.

- Franklin's farm, site of, not determined, 297.
 Frauds in elections, 1151.
 Free schools, 363; railroad idea, 949; public school, 1159.
 Freedom, religious, native to New Jersey, 320.
 Freeman, Alden, 1294.
 Freeman, Mary Wilkins, 1294.
 Freight and passenger business, early, 310.
 French and Indian Wars renewed, 223.
 French Revolution lends support to the Republican party, 559.
 Freneau, Philip, 497.
 Friends enter the province in large numbers, 153; come to New Jersey, 325; concerning educated ministry, 371; influence of in slavery matters, 735; academies, 1168.
 Friends, Society of, 124.
 Frontier forces withdrawn, 227.
 Frothingham, Jessie Peabody, 1295.
 Fruit-growing in Colonial New Jersey, 278; in the State, 643.
 Fruits and plant products, 11.
 Fuessle, Newton Augustus, 1295.
 Fuller, Caroline Macomber, 1295.
 Fuller, E. N., arrest of, 806, *et seq.*
 Fundamental religious agreements, 322.
 Fur farming in the State, 705.
 Fusion in Democratic ranks, attempt at, 796.

 Gambling, agitation against, 581.
 Garden products of the New Netherlands, 269.
 Garrett, Garet, 1295.
 Garrison, Theodosia, 1295.
 Garrison, William Lloyd, 740.
 General Assembly for the Province, 104.
 Geran law, 1057.
 Gerould, Katherine Fullerton, 1295.
 Gerrymander of 1812, New Jersey, 567; atrocious, of 1892, 973.
 Gibbons, Helen Davenport, 1296.
 Gibbons, Herbert Adams, 1296.
 Gilder, Jeannette Leonard, 1296.
 Gilder, Richard Watson, 1296.
 Ginsberg, Louis, 1297.
 Girls' schools in early days, 367.
 Glass manufacture, 257, 265.
 Glenwood Guernseys, 703.
 Gloucester County newspapers, 1340.
 Goats imported in limited numbers in early days, 287.
 Godwin, Parke, 1297.
 Goldsmith, B. H., author of the chapters on "Ante-Bellum Politics," 745-53; "Military History of the Civil War," 856, *et seq.*; "Post-Bellum Politics and Conditions," 883, *et seq.*; "The Press," 1326, *et seq.*; "The Bench and Bar," 1360, *et seq.*; "History of Insurance," 1373, *et seq.*
 Gordon, Lord Adam, concerning ferry-boats, 316.
 Gospel in Foreign Parts, Society for Propagation of, 376.
 Gould, George Milbry, M. D., 1297.
 Gould, Laura Stedman, 1297.
 Government, local, of the Province, 170; clearing the way for a new, 441; departments of and their selection, 451; major departments of, discussed, 579; local, in Governor's hands, 972; local, 1153, *et seq.*
 Governmental agencies in school work, 360; and political affairs, 945.
 Governor chosen by Legislature, 452.
 Governors, Royal, first, 169-88.
 "Grand Inquest," 774.
 Grange, the, 675.
 Grant Remonstrance, the, 138.
 Grants of land, normal size of, 273.
 Green, Governor Robert Stockton, 964.
 Greenback fluctuations, 1237.
 Griggs, Governor John W., 982, *et seq.*
 Groome, Samuel, surveyor-general, 146.
 Guard Federalized in World War, 1102.
 Gubernatorial campaign of 1862, 779; nomination of 1865, 874.
 Guerber, Helene Adeline, 1298.
 Gummere, Amelia Mott, 1298.

 Habberton, John, 1298.
 Hackensack early schools, 390.
 Haddonfield quarterly meeting of Friends, 375.
 Hagedorn, Herman, 1298.
 Haines, Governor Daniel, 748.
 "Half Moon," her voyages, 60, *et seq.*
 Hall, Robert, a Baptist and trades-unionism, 526.
 Halsted's, Dr., discoveries in pathology, 716.
 Hamilton and Basse, 159.
 Hamilton, Andrew, deputy Governor, 152.
 Hamilton, Dr. Alexander, concerning early travel, 315.
 Harbors, lack of, 9.
 Hardy, Josiah, London merchant, Governor, 227; removal of, 401.
 Hare, Arley Munson, 1298.
 Harte, Bret, 1299.
 Harvey, Alexander, 1299.
 Harvey, Colonel George, publicity man, 1044, *et seq.*
 Hatch Act, passage of, 716.
 Hawkes, Evelyn John, Ph. D., author of the chapters on "Early Schools in New Jersey," 360-98; "Educational Progress in New Jersey During the 19th Century," 1158, *et seq.*
 Hay and grain machinery in the State, 658.
 Haynes (Nathan) William, 1299.
 Heilner, Van Campen, 1300.
 Hemp and flax grown in the State, 689.
 Henderson, Daniel, 1300.
 Henderson, William James, 1300.
 Herbert, Henry William, 1300.
 "Hester," defence of the, 163.
 Hewes and Phillips Ironworks, 893.
 Hibben, John Grier, 1300.
 Hicks, Elias, his protest, 530.

- "High License Local Option," 967.
 Highways, laying out of, 180, 304; and roads, early, 306.
 Hill, David Jayne, 1300.
 Hill, Thomas, 1300.
 Hobart, Garret Augustus, 994.
 Hodge, Charles, 1301.
 Hoffman, Milton J., D. D., author of the chapters on "Religion in Colonial New Jersey," 318-59; "Churches During the Revolutionary and National Periods," 514-33.
 Hollow tile and fireproofing, 1263.
 Holsman's resolutions debated, 836.
 Home bureau illustrates its services, 931.
 Hopkins, Alphonso Alva, 1301.
 Hopkinson, Francis, 501.
 Hops raised in the State, 689.
 Horses and cattle brought by Dutch, 269; the various breeds of, 282; branded, 290; in the State, 701.
 "Horsey Legislature," 976.
 Horticultural Society, State, 697.
 How, Rev. Samuel B., 742.
 Hudson, Henry, 59, *et seq.*
 Hudson County newspapers, 1341.
 Hunter, Colonel Robert, and removal of the Council party, 189; last years of, 196.
 Hunterdon County newspapers, 1342.
 Hutton, Laurence, 1301.
 Illiteracy problem, 1160.
 Imlay, Captain Gilbert, 1301.
 Immigrants brought their religious beliefs with them, 319.
 Immigration, Quaker, stimulated, 326.
 Imperial organization, problems of, 435.
 Implements of the Indians, 38, *et seq.*
 Importation of slaves, 722.
 Independence, first move for, takes form, 201; Declaration of, 476.
 Independent State of New Jersey, 435-47.
 Indian artifacts, 36; money, 44; words from Minsi and Unami dialects, 47; trails in Scheyichbi, 48, *et seq.*; rights, purchase of, 226; agriculture and native crops, 264-66; customs, 265; trails through the State, 301; held in slavery, 721.
 Industrial development, 232; activities in general, 255; revolution, 739; history of New Jersey since 1861, 892, *et seq.*; situation, post-bellum view of, 897; directors, 932; insurance, 1379.
 Industrial history of New Jersey in the middle period, 583, *et seq.*
 Industrialism, trend toward in National Banking Period, 1248.
 Industries, Colonial, of New Jersey, 288, *et seq.*; Colonial biographical notes, 260-262; leather-working in Newark, 593; Camden, Elizabeth and New Brunswick, 611, *et seq.*; textile, 899; at end of century, 924; in 1899, improvement of business in, 925; down grade of, 930; glory of New Jersey, 985; chemical stoneware, 1261; floor and wall tile, 1261; brick, 1262; enameling, 1265.
 Inian's, old ford at, 304.
 Institutions, local, 458.
 Instruction, improvement in, 1167.
 Instructions of Cornbury, 173, *et seq.*
 Insurance, History of, 1373, *et seq.*
 Internal communication, necessity for, 565; improvements, speculative boom in, 1213.
 "Internal taxation," 405.
 Intersectional dependence, 586.
 Intoxicants, sale of, 1042.
 Inventiveness, local, stimulated by Civil War, 893.
 Iron in part payment for goods, 242; industry, 244; development in, 247; in Newark, 592; steel and machinery production, 900; and iron products, extremes of prosperity in, 915.
 Irving, Washington, 1324.
 Jameson concerning New Netherland, 73.
 Jeffersonian Democracy, 561.
 Jersey City and its industries, 595.
 Jersey ship of State in 1896, 991.
 Jersey trade, backwardness of, 419; soldiers in miscellaneous organizations, 864.
 Jerseys, annexation sought for, 157.
 Jewelry business, 258; industry, 916.
 "Jockey Legislature" of 1893, 977.
 Jogues, Rev. Father, 518.
 Johnstone, Dr., Assembly speaker, 199.
 Joint Committee on Federal Relations, newly created, 836.
 "Joint Companies," relationship, 810, *et seq.*
 Joline, Adrian Hoffman, 1302.
 Journal of Jasper Dankaerts, 107.
 Journalism after the Revolution, 562.
 Judges, increase in power of, unpopular, 1066.
 Judiciary, the, 1144.
 June riots, 1670, 112.
 Jury system, Wilson's attack on, 1060.
 Justice's Court, 1363.
 Kalm, concerning the Swedes as farmers, 270.
 Kean and his cohorts, 975.
 Kearny, General Stephen Watts, 746.
 Kelley, Arthur P., author of the chapter on "The Physical Basis of Civilization in New Jersey," 3-13.
 Kerfoot, John Barrett, 1302.
 Kerney, James, 941.
 Kieft, Director General William, 70.
 Kilmer, Aline Murray, 1302.
 Kilmer, Joyce, 1302.
 Kindergarten activities, 1167.
 Kinney, Elizabeth Clementine, 1304.
 Knapp, Charles M., author of the chapter on "Civil War and Reconstruction Period," 757, *et seq.*
 Knickerbocker History of New York, 96.
 Knights of Labor in the State, 918.
 Know-Nothings of 1855, 751.

- Krans, Horatio Sheafe, 1304.
 Kressy, Nathan, 1304.
 Kull, Irving Stoddard, author of the chapter on "Slavery in New Jersey," 720, title page, *et seq.*
 Kull, Nellie Myra, author of the chapter on "Roads and Travel in Colonial Times," 301-17.
 Labor unrest, 932.
 Lamburton, George, trader, 88.
 Land troubles, 213; tenure in the Jerseys, 273; grants for support of public schools, 363.
 Larson, Governor Morgan F., 1087.
 Latin grammar school of Colonial days, 366.
 Law of Slavery, 724.
 Lawrenceville Academy, 1170.
 Lawrie, Gawen, deputy governor, 146.
 Laws respecting property and its protection, 120; pertaining to early schools, 361; against Catholics, 519.
 Lawyers, riots against, 411.
 Leather and textiles, 234.
 Leather-working industries in Newark, 593.
 Lee, Benjamin F., 953.
 Legal bodies, miscellaneous, 1371.
 Legislation, early, regarding slavery, 721; in banking, 1231.
 Legislative Reference Bureau, 1069.
 Legislative session of 1863, 824; changes of a decade, 888; acts under Abbett's administration, 970; program of Wilson régime, 1053; developments in banking, 1253.
 Legislature under Cornbury, 173; sessions of first, 463; of 1862, 819; meeting at Trenton, 466; of 1863, its points of view, 844; of 1864, Union-Republican members of, 826; positive acts of, due to Copperhead dictation, 842; organization of in 1894, 979.
 Legislature, The, 1121, *et seq.*
 Leni Lenape nation, 18-20; sub-tribes of, 21; of East Jersey, manners and customs of, 27-29; West Jersey, 30-32.
 Leonard, William Ellery, 1304.
 Life insurance companies founded in this century, 1383; recent statistics, 1384; present day prosperity, 1384.
 Life of the slave, 727.
 Limitations of the Federal powers, 552.
 Lincoln, Abraham, in New Jersey, 766, *et seq.*; call for "500,000 more," 803.
 Lincoln, Joseph Crosby, 1305.
 Linen and cotton cloth manufacture, 236.
 Lippincott, Martha Shephard, 1305.
 Liquor question, 1041.
 Literature of New Jersey, 487, *et seq.*; New Jersey in, 1279, *et seq.*
 Little, Henry Stafford, Senator, 952.
 Livestock when the Jerseys were settled, 282; management in Colonial times, 289; in the State, 646; industries of the State, 701.
 Livingston, Dr. John Henry, educator, 353.
 Livingston, William, first Governor of State of New Jersey, 461, 504; end of, 534.
 Loan and gift drives in World War, 1099.
 Loans, restriction of, 1218.
 Local Government, 1153, *et seq.*
 Locomotive center of 1860, at Paterson, 602.
 London Company of iron-workers, 247.
 Looters, ex-legislator, 982.
 Lords Proprietors and English settlement of East New Jersey, 90-121.
 Lovelace, Lord, 185.
 "Loyal National League of New Jersey," 823.
 Loyalist farmers, 616.
 Loyalists, legislation devoted to, 465.
 Ludlow administration, 959, 1305.
 Luther and his theses, 64.
 Lutherans and Congregationalists, 359.
 Mabie, Hamilton Wright, 1305.
 "Magnificent Idler," Walt Whitman, 1280.
 "Maine" battleship, 1003.
 Maize, the main reliance of the Indians, 264.
 Manufacturers' experiences, 904.
 Manufacturing a derivative of agriculture, 229; in Colonial days, domestic, 292; tabulation, 1250.
 Manumission of slaves, 736.
 Marketing legislation, 293.
 Markets and fairs in Colonial New Jersey, 292.
 Marl, the soil builder, 629.
 Mar Rose Guernseys, 703.
 Martens, Frederick Herman, 1306.
 Mass meetings and fiery addresses of 1863, 847.
 Massachusetts, spirit of, in New Jersey, 475.
 Masson, Thomas L., 1306.
 Mathew, Father, temperance leader, 526.
 Maurice, Arthur Bartlett, 1306.
 Maxim, Hudson, 1307.
 Mayor and council plan of municipal government, 1156.
 McClellan, Camp, 1103.
 McClellan, General, Presidential nomination, 802.
 McClellan, George Brinton, 954.
 McCosh, James, 1306.
 McLean, John, 1306.
 McMahon, John Robert, 1306.
 McSpadden, Joseph Walker, 1306.
 Mechanical progress in the State, 667.
 Medical and related associations, 1276.
 Medical education, apprentice system of, 1270.
 Medical Examiners, State Board of, 1277.
 Medical history, New Jersey's, 1267, *et seq.*
 Meetinghouse, first for Quakers in Burlington, 331.
 Meetings, Quaker, arranged for, 331.

- Mellick, Andrew D., Jr., 1307.
 Members of Assembly and Legislature, occupations of, 1126-27.
 Memorial to Lords of Trade by Anglican party, 335.
 Men from New Jersey in United States Navy and Marine Corps, 858.
 Mercer County newspapers, 1343.
 Merchants, conference of, after the Revolution, 541.
 Metallic money, 1206.
 Methodism, beginning of, 356.
 Methodist Conference, first, 358; Church after the Revolution, 523.
 Methodist Episcopal Church, New Jersey Conference of the, educational activities, 1170.
 Mexican War and slavery, 741.
 Mexico, New Jersey in the war with, 746.
 Middlesex County newspapers, 1345.
 Middleton, George, 1307.
 Military department of the State, 860.
 Military History of the Civil War, 856, *et seq.*; department of the State, 860; camps and rendezvous, 865; organization, 464; organization in Spanish-American War, 1005.
 Militia laws passed, 180; refusal to strengthen, 215; act and Quakers, 328; State, 825, 1115.
 Milk, market for high-grade, 702.
 Mills, early, in New Jersey, 303.
 Mills, Weymer Jay, 1307.
 Mineral resources of the State, 10.
 Mining of magnetite, 249; in general in the State, 254.
 Ministry, educated, Friends concerning, 371.
 Minis tribe of Indians, 21-23.
 Missionaries, Church of England, to America, 376.
 Modern advertising in Newark in early years, 590.
 Monetary matters, revulsion in, 1226.
 "Money and Banking," W. A. Scott, 1217.
 Money of the Indians, 45, *et seq.*
 Monmouth Assembly of 1667, 111.
 Monmouth County newspapers, 1347.
 Monmouth in the Revolution, 480.
 Monopoly privileges, railroad, 814, *et seq.*
 Montague, Gilbert H., in "Trusts of Today," 1013.
 "Montauk" monitor and other battleships, 1009.
 Montgomerie and Cosby, 202.
 Moore, Governor Harry A., 1084, *et seq.*
 More, Paul Elmer, 1307.
 Morford, Henry, 1308.
 Morgan, Abel, early Baptist minister, 355.
 Moroso, John Antonio, 1308.
 Morris County covered with forges and foundries, 597; newspapers, 1350.
 Morris, Lewis, assumes the administration, 204, 207, 506.
 Morris papers, 210.
 Morristown, Washington's headquarters, 481.
 Morrow, Mrs. Honore Willsie, 1308.
 Morton, David, 1308.
 Morton, Roy, 1308.
 Mosquito campaign, 1000.
 Mott, John R., 1309.
 "Moulting nineties," 990.
 Munitions made in the State, half of America's, 1096.
 Murphy, Governor Franklin, 1014.
 Murray, Nicholas, 1309.
 Nassau Hall, erection of, 386.
 National Army men, 1109.
 National Banking Period from the Civil to the World War, 1233, *et seq.*
 National Guard of the State in Spanish-American War, 1006; increase of in the State, 1075; of New Jersey, 1101.
 Natural resources, combination of, 989.
 Naval militia in New Jersey in the Spanish-American War, 1008.
 Navigation laws, Basse's enforcement of, 163.
 Needy and defectives, care of, 944.
 Negro problem, 779; immigration, question of, 843; as soldiers, question concerning, 854.
 Nelson, William, 1309.
 Neutrality in World War, 1089.
 Newark, mayor of, v. George Watson *et al.*, 110.
 Newark Town Records, 110; and its industries, 589; newspapers, 1336.
 Newark's industrial fluctuation during Civil War, 895.
 New Brunswick, Camden and Elizabeth in industry, 611, *et seq.*
 New Castle, naming of, 122.
 Newell, Peter, 1309.
 Newell, Governor William A., first Republican Governor, 752.
 New England Presbyterian pastors in New Jersey, 380.
 New Englanders dangerous rivals to the Swedes, 78.
 New Government, declaration of a, 444.
 New Jersey, a physical geography of, 3; as a cultural center, 8; most central of the Middle States, 58; Historical Society Proceedings, 66, 107; without a government, 166; as a separate Royal Province, 207-27; and the Confederation, 537, 542, *et seq.*; place concerning revision of Articles of Confederation, 546; Gerrymander of 1812, 567; New Jersey and National issue of slavery, 739; men in War with Mexico, 748; State rights during Civil War, 810, *et seq.*; losses in Civil War, 857; final military efforts, 863; and Fourteenth and Fifteenth Amendments, 884; politics in last half century, 941, *et seq.*; importance in World War, 1095; present government, 1119, *et seq.*; banking system, growth of, 1238; Archives, *passim*.
 New Jersey Bankers' Association, 1256.
 New Netherlands' garden products, 269.
 Newspaper criticism in 1861, 774; re-

- marks upon the Civil War, 805; first daily, 1337.
- Newspapers, early New Jersey, 1327; county, 1329, *et seq.*
- New Sweden's fortunes, 80.
- Nichols, Jeannette Paddock, Ph. D., author of the chapters on "The Colonial Industries of New Jersey," 228, *et seq.*; "Industrial History of the Middle Period," 583, *et seq.*; "Industrial History Since 1861," 892, *et seq.*
- Nicolls Patentees, 90.
- Nineteenth century, closing years of, 975, *et seq.*
- Ninth and Tenth Regiments, New Jersey Volunteers, 867.
- Nomination of candidates by a party, 1152.
- Non-importation agreement, 414.
- Norris, Mary Harriott, 1309.
- North, James, 1309.
- Norton, Roy, 1309.
- Note issue, unsatisfactory in banking history, 1222.
- Number, capital and surplus, etc., of United States banks, 1910 and 1927, 1249.
- Nursery products of the State, 698.
- Ocean County newspapers, 1351.
- Ocean highway, provisions for, 1039.
- Odell, Jonathan, 506.
- Ogden, Governor and the Steamboat Controversy, 565.
- O'Higgins, Harvey (Jerrold), 1309.
- Olden, Governor Charles S., 753; annual message in 1863, 831.
- O'Malley, Frank Ward, 1310.
- "Opposition Party" of 1856, 751, 789; State Convention of 1860, 795.
- Orchards, early, long-lived, 279.
- Origin of land and life in New Jersey, geological, 4.
- Orphans' Court, 1369.
- Osborne, William Hamilton, 1310.
- Overland expedition against Canada, 216.
- Pahlow, Gertrude Curtis Brown, 1310.
- Paine, Thomas, 508.
- Pangborn, George Wood, 1310.
- Panic of 1893, 920; of 1837, 1221.
- Panics in industrial crises, 584.
- Paper making, 258; money, additional issuance of, 414; panacea of, 543; fundamental nature of, 1207.
- Parker, Governor Joel, 782; address to Legislature, 810; special message, 810, *et seq.*; discusses National affairs, 833; proclamation of, 848; attack on, 850, *et seq.*
- Parker, James, of Perth Amboy, father of the school fund, 1159.
- Parliamentary taxation, 408.
- Parties, multiplication of, 990.
- Party lines and organization in 1861, 777; alignments of, 817.
- Passaic, cleaning of the, 1023.
- Passaic County newspapers, 1352.
- Passaic's worsted specialties, 940.
- Paterson, beginnings of, 237; as an industrial community, 598.
- Paton, William Agnew, 1310.
- Patriotic New Jersey, no draft required in, 862.
- Patroonships, unique feature of early Dutch settlements, 274.
- Peace and prosperity, the years of, 200; and reconstruction, plans for, 809.
- Peace Democracy gains control of the State, 830, *et seq.*
- Peace to war, 757, *et seq.*
- Penfield, Roderick Campbell, 1310.
- Penn, William, 126.
- Pennypacker, Isaac Rushing, 1310.
- Perkins measure on railroad taxation, 1028, *et seq.*
- Perry, Lawrence, 1311.
- "Personal adornment" figures, 936.
- Perth Amboy Terra Cotta Company, 1263.
- Philadelphia and New York Railroad charter attempt, 946.
- Philhower, Charles A., A. M., author of the chapter on "The Original Inhabitants of New Jersey," 14, *et seq.*
- Physicians, first, in the State, 1270.
- Pitcher, Molly, 521.
- Platt, Charles Davis, 1311.
- Plow and its use in the State, 663.
- Plowden and the New Englanders, 81.
- Police Court, 1363.
- Plum, strawberry and apple growing, 644, *et seq.*
- Political and Constitutional development, by Hugh McD. Clokie, M. A. Chapters III-IX inclusive, 56, *et seq.*; 399, *et seq.*; 535, *et seq.*
- Political conditions, 222; issue in the colony, 437; demagogues, 515; differences of Republicans and Federalists, 558; activities of 1860, 792, *et seq.*; strategy of Leon Abbett, 957; experience of members of Legislature, 1125.
- Politics, Governor Livingston's opinion of, 554; ante-bellum, 745-53.
- Poorer classes, condition of, 149.
- Popular participation in new government, 455.
- Population after the Revolution, 539; New Jersey's approximate percentage of increase in 1860, 587; increase of, 1042.
- Port of New York Authority, 1083, *et seq.*
- Post-Bellum politics and conditions, 883, *et seq.*
- Post roads, monopoly of, 813, *et seq.*
- Potato raising, 277; machinery, 663; growing in the State, 689.
- Potter, David, 1311.
- Pottery-making, 256; industry of Trenton, 894, 1259.
- Poultry of immense value to the settlers, 287; raising, 705.
- Powell, Thomas, 1311.
- Power of the Executive, 1136.
- Powers, Federal Division of, 551.

- Prehistoric man in New Jersey, 14-16.
 Prerogative Court, 1369.
 Presbyterian educational activity, 1169.
 Presbyterians, 380.
 President Lincoln's course approved, 779.
 Presidential campaign of 1860 in New Jersey, 787, *et seq.*; of 1864 in this State, 801, *et seq.*; contest of 1872, 883, *et seq.*
 Presidents, first group of, 560.
 Press, restrictions on, 772; the press, 1326, *et seq.*
 Pre-War New Jersey, 1090.
 Price, ex-Governor, concerning slave states, 768.
 Prices at close of Revolution, 619.
 Primaries, direct, 1019.
 Primary laws, under the reconstructed, 1066.
 Princeton faculty in office, 1055.
 Princeton, removal of college to, 387; early presidents of, 387; Theological Seminary, 1174; University, 1179.
 Prison reform, 527.
 Private secondary schools, 1168.
 Procedure of Legislature, 1131.
 Proclamation of Governor Parker, 848.
 Products manufactures in the State of greatest value in 1927, 935.
 Progressive legislative measures, 963.
 Progressive party, 1072.
 Property owners, protection on, 290.
 Proprietary party, victory of, 119.
 Proprietary rights, failure to secure confirmation legislation, 214.
 Proprietors, restoration of, 116; new, of East and West Jersey, 141-68.
 Prosperity, recession of, 903.
 Protection in banking, 1219.
 Protests of East Jersey inhabitants, 165.
 Province reverts to the crown, 118; becomes a settled country, 142; constitution of the, 172.
 Provincial Congress, Second, 427; Third, 429.
 Provincial Convention, first, in New Brunswick, 421-43.
 Prudential of Norwalk, 1378; early struggles of, 1379; remarkable growth of, 1380; Prudential today, 1381.
 Public lands, encroachments upon, 390; election, amendments for, 580; schools, 1158; instruction, system of, 1161.
 Public Service Corporation, 1031.
 Public utilities commission, with power, 1038.
 Purchase Act, 1070.
 Quaker experiment, 122-40; colonists of West New Jersey, 153.
 Quakers, 123, 323; and militia act, 328; leaders in prison reform, 527.
 Quarter-century in industry, the last, 931.
 Quarterly meetings of the Friends, 372.
 Queen's College, 396.
 Quitrent uniform feature of land system of both Jerseys, 273.
 Quitrents, attempt to collect, 161.
 Race track gambling, 976.
 Radicals and conservatives, conflict between, 440.
 Railroad engines building at Paterson, 607; stimulus for farming, 641; across the State, plan for, 811; building in New Jersey, 896; influences, 945; grade crossing abolishment, 1057; property assessment, 1024, *et seq.*; rival interests, 811; transportation, 815; tax, 962.
 Randolph, Senator, resolutions, 837; Governor, 951.
 Rankin, Rev. John, 742.
 Raritan and Delaware Bay R. R., 810.
 Raritan and Delaware channels of considerable trade in wheat, 295.
 Rathbone, St. George, 1311.
 Ratification of the Constitution, meetings for, 553.
 Real estate foreclosures, 919.
 Rebellion, suppression of, 817.
 Reconstruction after the Revolution, 522.
 Record-Fagan and other coteries, 986.
 Record, George L., author of the first direct primary statute, 1020.
 Records, long continuous of New Jersey newspapers, 1328.
 Recovery after the Revolution, 1211.
 "Reform in the air," 1043.
 Reformed Dutch Church, 388.
 Refractories, 1264.
 Regiments, five three-year, 862.
 Regulation and supervision, public, in banking, 1218.
 Relief work and organizations in Civil War, 865.
 Religion in Colonial New Jersey, 318-59.
 Religious liberty in East and West Jersey, 327; interest in education, 370, *et seq.*; and racial influence on literature, 488; training of slaves, 728.
 Reorganization of the executive department, proposals for, 1140.
 Representation, unequal, 428.
 Republicans, Federalists and, 557, *et seq.*
 Requisition Act, 1070.
 Resolutions of last Royal Assembly, 431; pre-Civil War, 758.
 Revenue act, 474.
 Revival, religious, 517.
 "Revolution" and final surrender of New Jersey to the Crown, 164.
 Revolution, social aspects of, 439; New Jersey during, 461, *et seq.*
 Revolutionary Assembly meeting, 115.
 Revolutionary Constitution of New Jersey, 448, *et seq.*
 Revolutionary War, Catholics in the, 520.
 Ribboners, blue, white and red, 989.
 Rights in the Constitution, 450.
 Riot of 1670, 112; violence in 1746, 215.
 Road-building in early days, 308.
 Roads and travel in New Jersey, 301-17; old, through the State, 302.
 Robbins, Leonard H., 1311.
 Roberts, Dr. G. C. M., concerning early Methodists, 356.
 Roman Catholic Church, 518.

- Royal Assembly, last, 430.
 Royal Government, overthrow of, 419-34.
 Royal Province, New Jersey as a separate, 207-27.
 Rubber companies near New Brunswick, 804.
 Rudyard, Thomas, deputy governor, 145.
 Runaway slaves, 729.
 Runkle, Bertha, 1311.
 Runyon, Governor Walter N., 1077, *et seq.*
 Rural life in Colonial days, 297; in the State, 680.
 Rutgers College, 1183.
 Rutgers Preparatory, 1169.
 Rutherford, John, concerning profitability of swine-raising, 285.
 Sabbath profanation, legislation against, 330.
 Sackett, William E., in "Modern Battles of Trenton," 1019, 1312.
 Saddlery and harness-making in Newark, 593.
 Salaries, task of preparing list of, 415; of teachers, 1166.
 Salem County newspapers, 1353.
 Salem monthly meeting of Friends, 374.
 Salt pork a Colonial export product, 285.
 San Jose scale, outbreak of, 709.
 Sangster, Margaret Elizabeth, 1312.
 Sanitary ware industry, 1260.
 Savings banking, 1230.
 School, free, support of, 389; disbursements for, in 1901, 1017; laws, revision of advocated, 1018; law, first comprehensive, 1161.
 Schoolhouse, early locations, 369; log, at Bergen, 389.
 Schoolmaster, early, 369.
 Schools, early, in New Jersey, 360-98; famous, under Presbyterian control, 381; made entirely free, 1165.
 Schuyler, Peter, his botanical garden, 297.
 Science, applied, and specialization, 669.
 Scotch immigrants, 148; and English as farmers, 271.
 Scott, W. A., author of "Money and Banking," 1217.
 Scovel resolutions of 1863, 825.
 Sea Girt military camp, 995.
 "Secession is revolution," 773.
 Sedgwick, Anna Douglas, 1312.
 Sedition, cases of, 1864, 805.
 Seminary, girls', St. Mary's Hall, 1169.
 Semi-rural conditions in, 1875, 944.
 Senate as a continuous body, 979.
 Senatorial contest of 1861, 777.
 Separation from New York, movement for, 202; of powers, 454.
 Sermon literature before Civil War, 742.
 Sessions of the Legislature, 1123.
 Seton Hall College, 1172.
 Settlements of the Dutch, 70.
 Settlers, early, influence of, 35; first, Dutch, Swedes and English, 58-90; proprietors advertise for, 273.
 Seventy-eighth Division, history of, 1112.
 Seymour, Governor Horatio, 830; inaugural address, 833.
 Sharp, Dallas Lore, 1312.
 Sheep a valued asset on Colonial farms, 286; raising in the State, 651.
 Shepherd, William Gunn, 1312.
 Shippen, Joseph, excerpt from letter of, 385.
 Shipwrights, 241.
 Shoemaking, harness, and saddlery manufacture, 239.
 Shoe manufacture in the Oranges, 892.
 Sickles, David Banks, 1313.
 Silk-growing in the State, 655; manufacture, oscillation of, 913.
 Silk-weaving at Paterson, 894.
 Silzer, Governor George S., 1080, *et seq.*
 Skene, John, Governor, 155.
 Slavery, the passing of, 639; in New Jersey, 720, *et seq.*; growth of, 721.
 Slavery, Society for Abolition of, 737.
 Smith, Charles P., "Reminiscences," 790, 821.
 Smith, James, resolutions, 837; Irish-American leader, 1045.
 Smith, Logan Pearsall, 1313.
 Smith, Marion Couthouy, 1313.
 Smith, Samuel J., 509.
 Social aspect of the Revolution, 439.
 Social development, 889.
 Society of Friends, 124.
 "Society for the establishment of useful manufactures," 236.
 Society for Propagation of Gospel in Foreign Parts, 376.
 Soil and field management in early days, 288; improvement, 683.
 Soils of the State, 10.
 "Soldier's friend," 780.
 Soldiers in the field as voters, 827-28; in World War, 1100.
 Somerset County newspapers, 1353.
 South, possibility of coercion of, 767.
 Spanish-American War, and the "big Navy," 928, 1003, *et seq.*
 Specie paying and non-specie paying banks in the State tabulated, 1217, 1225.
 Speculative boom in internal improvements, 1213.
 Speech, freedom of, question of, 775.
 Speeches of Wilson, 1048.
 Spicer, Jacob, diary of, 285.
 "Spotted" condition of cotton industry, 913.
 Stacy, Mahlon, concerning agriculture of West Jersey, 272.
 Stage coach days, 310.
 Stamp Act agitation, 404.
 State Agricultural Society, 637.
 State Banking Institutions, assets, 1250.
 State Board of Agriculture, 709.
 State Board of Medical Examiners, 1277.
 State Convention of Democracy, 757.
 State Department of Banking and Insurance, 1224.
 State Horticultural Society, 697.
 State House Ring, 951.
 "State of War," 1091.

- State of New Jersey, Independent, 435.
 State stands by the Union, 764; militia, 825, 1115; functions in Governor's hands, 971; no longer rural, 982; auditor, 1016; corporation of charter business, 1063; powers, 1130; departments and agencies, 1141; legislation and supervision in banking matters, 1241, and of insurance companies, 1387.
 State Superintendent of Public Schools, 1162.
 State Utilities Commission, 1039.
 "States Bill of Rights," 947.
 States denounce New Jersey's position in 1863, 810.
 States Rights during Civil War, 810.
 Statistical summary of New Jersey troops in Union Army, 857.
 Statistics, Bureau of, 910; of beverages, meats and canned goods, 936; book-making, lithographing and paper, 936; for 1930 of newspapers and other publications, 1329.
 Steamboat controversy, Governor Ogden and, 565.
 Steam-car construction, etc., 937.
 Steam transportation on land, 586.
 Stedman, Edmund Clarence, 1313.
 Stevens Institute of Technology, 1173.
 Stevenson, Edward Irenaeus, 1314.
 Stevenson, Robert Louis, 1323.
 Stockton, Annis Boudinot, 509.
 Stockton, Commodore Robert F., 746.
 Stockton, Francis Richard, 1314.
 Stokes, Governor Edward Caspar, 1025.
 Stoneware industry, chemical, 1261.
 Stratton, Governor Charles C., 745.
 Strawberry, apple and plum growing, 644, *et seq.*
 Street, Julian, 1315.
 Strikes and lock-outs, 917.
 Stringer, Arthur, 1315.
 Strong drink, the evil of, 529.
 Stuarts, reaction against reflected in the New World, 519.
 Stuyvesant, Governor Peter, 73.
 Success and failures in banking, 1220.
 Suffrage while in military service, 843, 854, *et seq.*
 Sugar production in the State, 700.
 Sumner, William Graham, 1315.
 Supreme Court of Judicature, 1366.
 Surgeons, nurses and chaplains in Civil War, 865; and physicians, early, 1274.
 Surrender, first, of East and West Jerseys, 156.
 Surrogate Court, 1369.
 Sussex County newspapers, 1354.
 Sutphen, William Gilbert Van Tassel, 1315.
 Swedes establish a colony, 34; upon the Delaware, 74; as farmers, 269.
 Sweet potatoes grown in the State, 692.
 Swine a satisfactory animal for the early settlers, 285; swine-raising, 648, 705.
 Synod of Philadelphia, division of, 382.
 Talmage, Thomas De Witt, 1315.
 Tanners, Colonial, 238.
 "Tappan Massacre," 482.
 Tarkington, Booth, 1324.
 Tax, post-war placed upon New Jersey, 541.
 Taxation, Parliamentary, 408; and prosperity, wrangle concerning, 417, 1218.
 Taxing of railroad, 1027, *et seq.*
 Teacher Training Institutions, 1201.
 Teachers' institutes, 1163; school for the education of, 1164; salaries, 1166.
 Technical and other schools, 988.
 Temperance societies incorporated, 529; agitation, 966; problem, 1041.
 Templeton, Colonel Robert E., 747.
 Tenth as basis of representation, 170, *et seq.*
 Terhune, Albert Payson, 1315.
 Terhune, Anice, 1316.
 Terhune, Mary Virginia Hawes, 1316.
 Terra cotta industry, 1263.
 Test Act required of civil and military officers, 520.
 Textile industries in the State, 899.
 Textiles, home work on, 230; and leather, 234; at Paterson, 600.
 Theological Seminary of the Reformed Church in America, 1176.
 Theological training controversy, 392.
 Thomas, Gabriel, New Jersey writer, 1144.
 Thompson, John Stuart, 1316.
 Threshing and cleaning grain, 661.
 Tillage implements in the State, 665.
 Title and mortgage insurance companies, 1386.
 Tobacco industry, 258; grown in the State, 689.
 Tomlinson, Paul Greene, 1316.
 Town support of schools, 368.
 Town system of New England, 1153.
 Towns, the first, 106.
 Townshend duties, 408.
 Townships, provision for, 459; basis of political organization, 1154; authorized to raise money for schools, 1159.
 Trade-busting crusades, 998.
 Trade in farm produce, 294; of the States, examination into, 545; in agriculture, 640.
 Trade, Lords of, concerning surrender of the province, 167; power of regulating, 538.
 Trading companies, seventeenth century, 82.
 Trails of the Indians, 48, *et seq.*; through the wilderness, 301.
 Transfer to the twenty-four proprietors of East Jersey, 141.
 Transit or tonnage tax, 811.
 Transportation facilities, 9; early methods of, 305; in agricultural progress, 640.
 Traubel, Horace Logo, 1316.
 Travel in early days, 308.
 Treason and sedition, laws against, 465.
 Treasury of East Jersey, robbery of, 410.

- Trenton and Princeton in the Revolution, 477.
 Trenton as an industrial center, 608; convention, 1047.
 Trenton Iron Works, 610; newspapers, 1343.
 Trenton-New Brunswick route, 312.
 Trenton's famous Company A, 864.
 Tribes, earliest known, 18.
 Troops, mutiny of, 467.
 Trust Company movement in the State, 1239.
 Trust legislation, 1012.
 Tuberculosis, war on, 1017.
 Twentieth Assembly, summoned, 403.
 Twenty-ninth Division, units in, 1104.
 Types of industry, dominance of, 938.
- Unalachtigo tribe of Indians, 26.
 Unamis tribe of Indians, 24-25.
 Union County newspapers, 1355.
 Union defeat at Bull Run, results of, 771.
 Union, executive of New Jersey with New York, 169.
 Union Leagues, organization of, 822.
 Union movement reviewed, 778; of 1861, 818, *et seq.*
 Union National Convention, of 1864, 800.
 "Union-No Party-Party," 818.
 Union Party's last campaign in 1864, 829.
 Union-Republican Convention of 1865, 873.
 Union-Republican movement in New Jersey, 817, etc.
 Union, State stands by the, 764.
 United New Jersey, 169-88.
 United States Senatorship, 1865-66, 868, *et seq.*
 Units in the 29th Division, 1104.
 Unpreparedness in World War, 1088.
 Usselinx, William, 74.
- Vallandigham, Hon. Clement L., arrest of, 847.
 Van de Water, Virginia Belle Terhune, 1317.
 Van der Donck, Dutch author, 268.
 Van Dyke, Henry, 1317.
 Van Dyke, John Charles, 1318.
 Van Dyke, Paul, 1319.
 Van Dyke, Theodore Strong, 1319.
 Van Twiller, Wouter, 69.
 Vegetables, native in Colonial days, 266; in the Colonial period, 277; of the State, 642.
 Veto, most important of Governor's legislative powers, 1137.
 Violation of the Articles, action against, 423.
 Virginia companies grants, 83.
 Volunteer Army, general officers of, 859.
 Volunteering in 1863, 847.
 Von Gottschalk, Oscar Hunt, 1297.
 Voorhees, Governor Foster M., 996, *et seq.*
 Voting, result of in 1860, 797; machine commission, 1023.
- Wagon routes in the old days, 311.
 Walker-Gordon Dairy Company, 703.
 Wall, Colonel James W., supporter of Southern viewpoint, 775; arrest of, 805.
 Wampum of the Lenape, 42.
 War, appropriations for, from a Quaker Assembly, 210.
 "War Democrats," 819.
 War financing, 1094.
 War Governor, Edge, 1075.
 "War Governor," Our, 1096.
 War of 1812, to Jacksonian Democracy, 565, *et seq.*
 War of the Revolution, New Jersey and, 470, *et seq.*
 War, Revolutionary, theatre of, 471; cost of, 472.
 War-time measures in agriculture, 616.
 Ward, Governor Marcus L., 780; prominent Unionist, 820.
 Washburn, Stanley, 1319.
 Washington Academy, Hackensack, 391, 1169.
 Washington concerning Bishop Carroll, 521.
 Washington in New Jersey, 484.
 Water power of vital importance to the State, 233.
 Water supplies, measures for safeguarding, 1040, *et seq.*
 Watters, Augustus, 1320.
 Webb, Captain Thomas, pioneer Methodist, 357.
 Wells, Carolyn, 1320.
 Werts, Governor, 975.
 Wesley, John, rules the Methodist movement, 524.
 Wesleyan movement in England, 526.
 West, Andrew Fleming, 1320.
 West Jersey Concession, 129; under Bylinge and Cox, 152.
 West New Jersey, the Quaker experiment, 122-40.
 West, Kenyon, 1320.
 Wheat and other grain raising in Colonial times, 275; grown in the State, 510; culture, decline in, after the Revolution, 617.
 Wheeled vehicle, first mention of, 309.
 Whigs, rise of, 571.
 Whitehead, William Ade, 1320.
 Whitman, Charles H., author of the chapters on "The Literature of New Jersey," 487, *et seq.*; "New Jersey in Literature," 1279, *et seq.*; "Writers of Nineteenth and Twentieth Centuries," 1285, *et seq.*
 Whitman, Walt, 1279, *et seq.*
 "Wideawakes" in 1860 campaign, 796.
 "Wild-cat" era in American banking history, 1222.
 Wilderness, western, occupation of, 213.
 Williams, Jesse Lynch, 1320.
 Williams, William Carlos, 1321.
 Williamson, Isaac H., election of, 569.
 Wilson, entrance of, on political stage, 1044, *et seq.*; opponents of "Big Busi-

- ness," 1062; to the present time, 1066,
et seq., 1321.
- Wines, Enoch Cobb, 1322.
- Winton, Eben, editor, arrest of, 805.
- Witchcraft, insanity, hysteria, 1268.
- Witherspoon, John, 510.
- Woman's suffrage in New Jersey, 564.
- Women of New Jersey in Revolution, 484.
- Women's Christian Temperance Union,
organization of, 529.
- Wood and bone objects, 41.
- Wood, Edith Elmer, 1322.
- Woodward, Carl Raymond, author of the
chapters on "Colonial Agriculture of
New Jersey," 263; "Economic Recon-
struction in New Jersey Agriculture,"
616, *et seq.*; "New Jersey Agriculture,"
669, *et seq.*
- Wood-working, 240.
- Woolley, Edward M., 1322.
- Woolman, John, 511.
- Workers, unenfranchised, 412; in the
seven cities, what were they making,
588.
- World War, effects on agriculture, 670;
a relief, industrially, 933; New Jersey
in the, 1088, *et seq.*; financing of, 1094;
camps and cantonments in, 1097; food
and fuel in, 1099.
- Writers of eighteenth century, 490; of
nineteenth and twentieth centuries,
1285, *et seq.*; for boys and girls, 1323.
- Wylie, Elinor, 1322.
- Yale, conditions at, after the Revolution,
517.
- Yarn and cotton fabrics, 237.
- Young, Captain Thomas, explorations, 85,
et seq.



Date Due

FRIENDSHIP LIBRARY MADISON



3 3208 10003 3349

F 134 .K96 v.4

379

Kull, Irving Stoddard,
New Jersey, a history

Fairleigh Dickinson University Library

Florham - Madison, New Jersey

